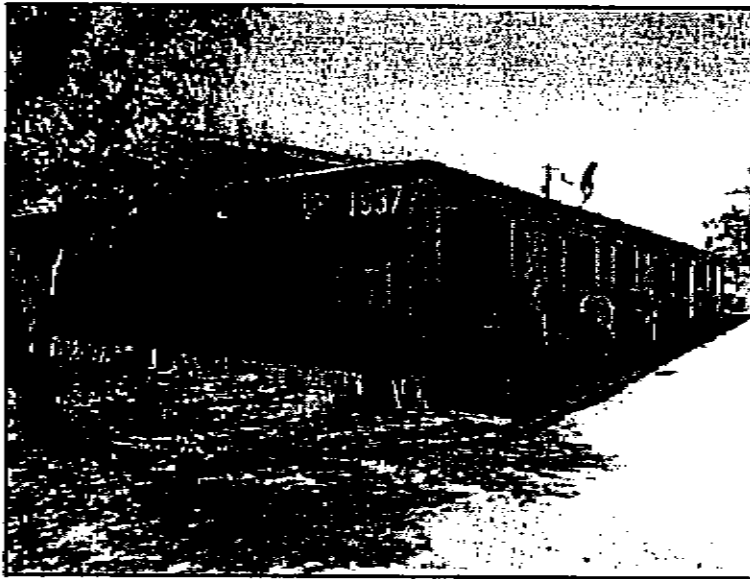


EXHIBIT E

APPRAISAL OF REAL PROPERTY



APPRAISAL OF REAL PROPERTY

LOCATED AT:

1337 COMBYSUE STREET
JAMES ANTHONY PLAZA UNIT #4 PLAT BOOK 8 PAGE 99 LOT 24 BLOCK 1
LAS VEGAS, NV 89106-1164

FOR:

HECTOR ECHAGUE

AS OF:

05/07/2010

BY:

CARL BASSETT
APEX APPRAISAL

2-4 UNIT RESIDENTIAL APPRAISAL SUMMARY REPORT

ECHAGUE

File No: 8825C

Property Address: 1937 CHADYSUE STREET		City: LAS VEGAS		State: NV Zip Code: 89106-1164																																																																																																																																	
County: CLARK		Legal Description: JAMES ANTHONY PLAZA UNIT #1 PLAT BOOK 8 PAGE 99 LOT 24 BLOCK 1																																																																																																																																			
Assessor's Parcel #: 133-20-311-024		Tax Year: 2010		R.E. Taxes: \$ 2229.42 Special Assessments: \$ 0.00																																																																																																																																	
Current Owner of Record: ECHAGUE		Borrower (if applicable):																																																																																																																																			
Occupant: <input type="checkbox"/> Owner <input checked="" type="checkbox"/> Tenant <input type="checkbox"/> Vacant		Project Type: <input type="checkbox"/> FUD <input type="checkbox"/> Other (describe)		HDA: \$ N/A <input type="checkbox"/> per yr. <input type="checkbox"/> per mo.																																																																																																																																	
Market Area Name: JAMES ANTHONY PLAZA UNIT #1		Map Reference: 29820		Census Tract: 0014.25																																																																																																																																	
The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)																																																																																																																																					
This report reflects the following value (if not correct, see comments): <input checked="" type="checkbox"/> Current (the inspection date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective																																																																																																																																					
Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input checked="" type="checkbox"/> Cost Approach <input checked="" type="checkbox"/> Income Approach (See Recent National Comments and Scope of Work)																																																																																																																																					
Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)																																																																																																																																					
Intended Use: TO BE USED BY HECTOR ECHAGUE FOR A BANKRUPTCY PROCEEDING.																																																																																																																																					
Intended User(s) (by name or type): HECTOR ECHAGUE, COUNCIL AND ASSINEES.																																																																																																																																					
Client: HECTOR ECHAGUE		Address: 1937 CHADYSUE STREET LAS VEGAS, NV 89106																																																																																																																																			
Appraiser: CARL BASSETT		Address: 2855 ST. ROSE PKWY #100-13, LAS VEGAS, NV 89052																																																																																																																																			
Location: <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural		Predominant Occupancy		2-4 Unit Housing																																																																																																																																	
Built up: <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%		AGE		Present Land Use																																																																																																																																	
Growth rate: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow		1000		One-Unit 40%																																																																																																																																	
Property values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining		20		2-4 Unit 6%																																																																																																																																	
Demand/supply: <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply		30 Low 24		Multi-Unit 15%																																																																																																																																	
Marketing time: <input type="checkbox"/> Under 3 Mths. <input checked="" type="checkbox"/> 3-6 Mths. <input type="checkbox"/> Over 6 Mths.		184 High 57		Commercial 16%																																																																																																																																	
		140 PMS 20-50		VACANT 3%																																																																																																																																	
Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): THE SUBJECT IS BOUND TO THE NORTH BY CHEYENNE, SOUTH BY VEGAS DRIVE, EAST BY MARTIN LUTHER KING, AND WEST BY THE DECATUR. THE SUBJECT IS LOCATED WITHIN 2 MILES OF SHOPPING, SCHOOLS AND OTHER AMENITIES. THERE ARE PARKS & PUBLIC RECREATION FACILITIES IN THE AREA. EMPLOYMENT STABILITY IS BELOW NATIONAL AVERAGES. THE NEIGHBORHOOD IS APPROXIMATELY 10-15 MINUTES FROM DOWNTOWN LAS VEGAS AND 10-15 MINUTES FROM THE LAS VEGAS BLVD WHICH ARE BOTH MAJOR EMPLOYMENT CENTERS.																																																																																																																																					
Dimensions: SEE PLAT MAP APPROX 173 BY 57																																																																																																																																					
Zoning Classification:		Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning		Description: MULTIPLE FAMILY RESIDENTIAL																																																																																																																																	
Are CCARs applicable? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Unknown		Have the documents been reviewed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		Ground Rent (if applicable): \$ /																																																																																																																																	
Comments:																																																																																																																																					
Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, as <input type="checkbox"/> Other use (explain)																																																																																																																																					
Actual Use as of Effective Date: 05/07/2010 Use as appraised in this report: MULTIPLE FAMILY RESIDENTIAL																																																																																																																																					
Summary of Highest & Best Use: THE SUBJECT IS A MULTIPLE FAMILY HOME LOCATED IN A RESIDENTIAL NEIGHBORHOOD. WHILE COMMERCIAL DEVELOPING IS LOCATED WITHIN 2 MILES OF THE SUBJECT IT APPEARS THAT THE NEIGHBORHOOD WILL STAY RESIDENTIAL.																																																																																																																																					
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GP 2-4 UNIT

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2-4 UNIT RESIDENTIAL APPRAISAL SUMMARY REPORT

ECHAGUE

File No.: 982540

Additional features: THE SUBJECT HAS A TYPICAL EFFECTIVE AGE FOR THE ACTUAL AGE. NO DEFERRED MAINTENANCE WAS RECORDED AT THE TIME OF THE INSPECTION. NO SPECIFIC ENERGY EFFICIENT ITEMS WERE UNIQUE TO THE PROPERTY.

Describe the condition of the property (including physical, functional and external obsolescence): THE SUBJECT IS IN AVERAGE CONDITION FOR THE ACTUAL AGE. NO DEFERRED MAINTENANCE WAS RECORDED AT THE TIME OF THE INSPECTION. THE CONDITION IS IN AVERAGE CONDITION TO THE OVERALL MARKET SEGMENT WERE THE AVERAGE AGE OF A MULTI-FAMILY PROPERTY IS 30-35 YEARS.

The following properties are representative current, similar, and productive rental properties comparable to the subject property. This analysis is intended to support the opinion of the market rent for the subject property.

FEATURE	SUBJECT	COMPARABLE RENTAL # 1	COMPARABLE RENTAL # 2	COMPARABLE RENTAL # 3
Address	1837 CINDYSEE STREET LAS VEGAS, NV 89106-1164	1909 ALVILL STREET LAS VEGAS	1805 ALVILL STREET LAS VEGAS	531 DESERT LANE LAS VEGAS
Proximity to Subject		0.10 miles SE	0.11 miles SE	2.45 miles SE
Current Monthly Rent	\$ NONE	\$ 625	\$ 600	\$ 650
Less: Utilities	-\$	-\$	-\$	-\$
Furnishings	-\$	-\$	-\$	-\$
Plus: Rent Concess.	+\$	+\$	+\$	+\$
Adj. Monthly Rent	\$	\$ 625	\$ 600	\$ 650
Adj. Mo. Rent / GLA	\$ /sq.ft.	\$ 0.80 /sq.ft.	\$ 0.69 /sq.ft.	\$ 0.70 /sq.ft.
Data Source(s)	APPRaisal WSP	MLS # 994350 PUB ID# 200284	MLS # 990510 PUB ID# 203817	MLS # 1002223 PUB ID# 001084
RENT ADJUSTMENTS	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
Rent Control	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Lease Date	TEENANT OCCUPIED	MONTHLY	MONTHLY	MONTHLY
Location	JAMES ANTHONY PLAZA	JAMES ANTHONY PLAZA	JAMES ANTHONY PLAZA	SUBURBAN
Design (Style)	FOURPLEX	FOURPLEX	FOURPLEX	FOURPLEX
Age	16 YEARS	47 YEARS	47 YEARS	47 YEARS
Condition	AVERAGE	AVERAGE	AVERAGE	AVERAGE
Total GLA	3,496 sq.ft.	3,138 sq.ft.	7,016 sq.ft.	7,000 sq.ft.
Total # of Units	4	4	4	4
Total GLA	3,496 sq.ft.	784 sq.ft.	874 sq.ft.	930 sq.ft.
Unit Breakdown				
Unit # 1	1 3 2 374	4 2 1 784	4 2 1 874	4 2 2 930
Unit # 2	5 3 2 374			
Unit # 3	4 2 2 374			
Unit # 4	4 2 1 374			
GARAGE	CARPORT	CARPORT	CARPORT	CARPORT
TYPE / STYLE	FOURPLEX	FOURPLEX	FOURPLEX	FOURPLEX

Net Rental Adjustment (Total) ☐ + ☐ - \$ ☐ + ☐ - \$ ☐ + ☐ - \$

Indicated Monthly Market Rent \$ 625 \$ 600 \$ 650

Analysis of rental data: See attached addenda.

Rent Schedule: The appraiser must reconcile the applicable indicated monthly market rents to provide an opinion of the market rent for each unit in the subject property.

Unit #	Lease Dates		Actual Rents			Opinion of Market Rent		
	Begin Date	End Date	Unfurnished	Furnished	Total Rents	Unfurnished	Furnished	Total Rents
1	05/20/00	MONTHLY	\$	\$ 650.00	\$ 650	\$ 650.00	\$	\$ 650
2	01/20/10	MONTHLY	\$	\$ 650.00	\$ 650	\$ 650.00	\$	\$ 650
3	VACANT		\$	\$	\$	\$ 650.00	\$	\$ 650
4	VACANT		\$	\$	\$	\$ 650.00	\$	\$ 650
Comments on lease data:			Total Actual Monthly Rent	\$ 1,300	Total Gross Monthly Rent	\$ 2,500		
			Other Monthly Income (Rental)	\$	Other Monthly Income (Rental)	\$		
			Total Actual Monthly Income	\$ 1,300	Total Estimated Monthly Income	\$ 2,500		

Utilities included in estimated rents: ☐ Electric ☒ Water ☒ Sewer ☐ Gas ☐ ON ☒ Trash collection ☐ Multitenna ☐ Telephone ☐ Other

Comments on actual or estimated rents and other monthly income (including personal property): THE DEMAND ON HOUSING AND THE RENTAL MARKET IN LAS VEGAS HAS BEEN CONSISTENT, AS THE FORECLOSURES IN LAS VEGAS IS PUTTING DEMAND ON RENTALS. I HAVE OBSERVED CONCESSIONS FOR MANY 1 YEAR LEASES. THE SUBJECT UNITS APPEAR TO RENT FROM \$550 TO \$900 PER UNIT. THE KEY RENTAL FACTORS ARE THE UPDATED CONDITION, LOCATION TO FREEWAYS AND SHOPPING, AND UTILITY OF THE UNIT. THE ESTIMATED MARKETING TIME INCOME APPROACH TO VALUE ☐ The Income Approach was not developed for this appraisal.

Gross Rent Multiplier Analysis:

Address	Date	Sale Price	Gross Rent	GRM	Comments
FROM ABOVE GIVEN DATA AND OTHER DATA.					

Opinion of Monthly Market Rent \$ 2,500 X Gross Rent Multiplier 45 = \$ 112,500 Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM): GRM TAKEN FROM MARKET RENTAL DATA FROM MARKET SURVEY OF RENTAL COMPARABLES. MOST MULTIFAMILY PROPERTIES ARE PURCHASED FOR THEIR CASH FLOW AS REPRESENTED BY THE INCOME APPROACH.

2-4 UNIT RESIDENTIAL APPRAISAL SUMMARY REPORT

ECHAQUE

File No: 98250

My research <input checked="" type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.									
Data Source(s): COUNTY RECORDERS OFFICE ONLINE/MLS									
1st Prior Subject Sale/Transfer		Analysis of sale/transfer history and/or any current agreement of sale/lease: THERE WERE NO SALES OF THE							
Date: NO OTHER SALES NOTED		SUBJECT PROPERTY WITHIN THE PAST 36 MONTHS.							
Price: IN THE PAST 36 MONTHS									
Source(s): COUNTY RECORDER									
2nd Prior Subject Sale/Transfer									
Date: NO OTHER SALES NOTED									
Price: IN THE PAST 36 MONTHS									
Source(s): COUNTY RECORDER									
SALES COMPARISON APPROACH TO VALUE (if developed) <input checked="" type="checkbox"/> The Sales Comparison Approach was not developed for this appraisal.									
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3					
Address	1937 CHRYSLER STREET LAS VEGAS, NV 89106-1164	1909 ALVILL STREET LAS VEGAS	5228 PEBBLE BEACH BOULEVARD LAS VEGAS	6220 BLANCKS LANE LAS VEGAS					
Proximity to Subject	0.10 miles SE	1.54 miles W	2.30 miles W						
Sale Price	\$ 83,000	\$ 112,000	\$ 127,000						
Sale Price/GSA	\$ 28.66 /sq ft	\$ 35.04 /sq ft	\$ 32.14 /sq ft						
Gross Monthly Rent	\$ 2,500	\$ 1,900	\$ 1,300						
Gross Rent Multiplier	33.75	58.95	97.69						
Price per Unit	\$ 21,250	\$ 28,000	\$ 31,750						
Price per Room	\$ 5,813	\$ 7,000	\$ 7,938						
Price per Bedroom	\$ 11,625	\$ 14,000	\$ 15,875						
Data Source(s)	DOC# 2009121103868	DOC# 2010032602843	DOC# 2010032602875						
Verification Source(s)	INSPECTION	COUNTY REC'DR/MLS #9943150	COUNTY REC'DR/MLS #960048	COUNTY REC'DR/MLS #1005237					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION					
Rent Control	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
Sales to Financing	N/A	CASH	CASH	CASH					
Concessions	N/A	NONE NOTED	NONE NOTED	NONE NOTED					
Date of Sale/Time	N/A	12/11/2009	03/25/2010	03/29/2010					
Rights Appraised	Fee Simple	FEE SIMPLE	FEE SIMPLE	FEE SIMPLE					
Location	JAMES ANTHONY PL	SUBURBAN	SUBURBAN	SUBURBAN					
Site	7,011 SQ FT	7,011 SQ FT	7,360 SQ FT	7,300 SQ FT					
View	MTH/NEIGHBORHOOD	NEIGHBORHOOD	NEIGHBORHOOD	NEIGHBORHOOD					
Design (Style)	FOURPLEX	FOURPLEX	FOURPLEX	FOURPLEX					
Quality of Construction	AVERAGE	AVERAGE	AVERAGE	AVERAGE					
Age	35 YEARS	47 YEARS	47 YEARS	25 YEARS					
Condition	AVERAGE	AVERAGE	AVERAGE	AVERAGE					
Total GSA	3,496 sq ft	3,136 sq ft	3,196 sq ft	3,952 sq ft					
Total # of Units	4	4	4	4					
Total GSA	3,496 sq ft	3,136 sq ft	3,196 sq ft	3,952 sq ft					
Unit Breakdown									
Unit # 1	5 3 2	4 2 1	4 2 1	4 2 2					
Unit # 2	5 3 2	4 2 1	4 2 1	4 2 2					
Unit # 3	4 2 2	4 2 1	4 2 1	4 2 2					
Unit # 4	4 2 2	4 2 1	4 2 1	4 2 2					
Basement & Finished	NONE	NONE	NONE	NONE					
Rooms Below Grade	NONE	NONE	NONE	NONE					
Functional Utility	AVERAGE	AVERAGE	AVERAGE	AVERAGE					
Heating/Cooling	FAN/CENTRAL	FAN/CENTRAL	FAN/CENTRAL	FAN/CENTRAL					
Energy Efficient Items	INSUL WINDOWS	INSUL WINDOWS	INSUL WINDOWS	INSUL WINDOWS					
Parking	OPEN LOT	OPEN LOT	(4) CARPORT	(4) CARPORT					
Porch/Patio/Deck	PATIO/PORCH	PATIO/PORCH	PATIO/PORCH	PATIO/PORCH					
AMENITIES	STANDARD	STANDARD	STANDARD	STANDARD					
Net Adjustment (Total)	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 10,200	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 8,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -11,120						
Adjusted Sale Price of Comparables	\$ 103,200	\$ 120,000	\$ 115,880						
Adjusted Price of Comparables per GSA	\$ 32.91	\$ 37.55	\$ 29.32						
Adjusted Price of Comparables per Unit	\$ 25,800	\$ 30,000	\$ 28,970						
Adjusted Price of Comparables per Room	\$ 6450	\$ 7500	\$ 7,241						
Adjusted Price of Comparables per Bedroom	\$ 12,900	\$ 15,000	\$ 14,483						
Ind. Val. per GSA	\$ 3,496 SF GSA = \$	Ind. Val. per Unit	\$ 4 Units = \$						
Ind. Val. per Room	\$ 3,496 X 19 Rooms = \$ 65,892	Ind. Val. per Bedroom	\$ 2 X 10 Bedrooms = \$ 20						
Summary of Sales Comparison Approach See attached addenda.									
Indicated Value by Sales Comparison Approach \$ 105,000									

GP 2-4 UNIT

ECHEGHE

File No: B175C

GP 2-4 UNIT

COMPARABLE LISTINGS

ECHOLOGUE

File No: 0025C

FEATURE		SUBJECT		COMPARABLE LISTING #1		COMPARABLE LISTING #2		COMPARABLE LISTING #3	
Address		1937 CANDYSUE STREET LAS VEGAS, NV 89108-1164		1045 CANDYSUE STREET LAS VEGAS					
Proximity to Subject		0.02 miles N							
List Price		\$		\$ 66,500		\$		\$	
List Price/GSA		/sq ft		27.60 /sq ft		/sq ft		/sq ft	
List Price Revision Date		04/29/2010							
Gross Monthly Rent		\$ 2500		\$		\$		\$	
Gross Rent Multiplier									
List Price per Unit		\$		\$ 24,125		\$		\$	
List Price per Room		\$		\$ 5,079		\$		\$	
List Price per Bedroom		\$		\$ 9,650		\$		\$	
Data Source(s)									
Verification Source(s)									
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		DESCRIPTION		DESCRIPTION	
Real Control		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Sales or Financing Concessions		N/A		N/A					
Days on Market				87 DAYS					
Rights Appraised		Fee Simple		FEE SIMPLE					
Location		JAMES ANTHONY PL		JAMES ANTHONY PL					
Site		7,011 SQ FT		7,011 SQ FT					
View		MTN/HIGHBORND		MTN/HIGHBORND					
Design (Style)		FOURPLEX		FOURPLEX					
Quality of Construction		AVERAGE		AVERAGE					
Age		31 YEARS		31 YEARS					
Condition		AVERAGE		AVERAGE					
Total GSA		3,496 sq ft		3,496 sq ft		sq ft		sq ft	
Total # of Units		4		4					
Total GLA		3,496 sq ft		3,496 sq ft		sq ft		sq ft	
Unit Breakdown		Total Units Baths		Total Units Baths		Total Units Baths		Total Units Baths	
Unit # 1		5 3 2		5 3 2					
Unit # 2		5 3 2		5 3 2					
Unit # 3		4 2 2		5 3 2					
Unit # 4		4 2 1		4 2 1					
Basement & Finished Rooms Below Grade		NONE		NONE					
Functional Utility		AVERAGE		AVERAGE					
Heating/Cooling		FALUCENTRAL		FALUCENTRAL					
Energy Efficient Items		INSUL WINDWS		INSUL WINDWS					
Parking		OPEN LOT		OPEN LOT					
Porch/Patio Deck		PATIO PORCH		PATIO PORCH					
Net Adjustment (Total)		<input type="checkbox"/> + <input type="checkbox"/> - \$		<input type="checkbox"/> + <input type="checkbox"/> - \$		<input type="checkbox"/> + <input type="checkbox"/> - \$		<input type="checkbox"/> + <input type="checkbox"/> - \$	
Adjusted List Price of Comparables		\$		\$ 66,500		\$		\$	
Adjusted List Price of Comparables per GSA		\$ 27.60		\$		\$		\$	
Adjusted List Price of Comparables per Unit		\$ 24,125		\$		\$		\$	
Adjusted List Price of Comparables per Room		\$ 5,079		\$		\$		\$	
Adjusted List Price of Comparables per Bedroom		\$ 9,650		\$		\$		\$	
Comments		SEE THE ATTACHED ADDENDUM FOR NOTES.							

Supplemental Addendum

File No. 98250

Estrada,Client		Form: 95250					
Property Address 1937 CANDYSUE STREET							
City	LAS VEGAS	County	CLARK	State	NV	Zip Code	89105-1164
Parcel	HECTOR ECHAGUE						

Highest & Best Use Explanation

CONSIDERING THE LEGAL RESTRICTIONS, PHYSICAL CHARACTERISTICS OF THE PROPERTY, SURROUNDING DEVELOPMENT TRENDS AND MARKET DEMAND, THE HIGHEST AND BEST USE OF THE SUBJECT IS CONSIDERED TO BE CONSISTENT WITH THE CURRENT SINGLE FAMILY RESIDENTIAL USE.

Definition of Inspection

THE TERM "INSPECTION," AS USED IN THIS REPORT, IS NOT THE SAME LEVEL OF INSPECTION THAT IS REQUIRED FOR A "PROFESSIONAL HOME INSPECTOR." THE APPRAISER DOES NOT FULLY INSPECT THE FOUNDATION, ELECTRICAL SYSTEM, PLUMBING SYSTEMS, MECHANICAL SYSTEMS, FLOOR STRUCTURE, HVAC SYSTEMS, AND OR SUBFLOOR/ATTIC. THE APPRAISER IS NOT AN EXPERT IN CONSTRUCTION MATERIALS AND CANNOT IDENTIFY SPECIFIC REPAIRS UNLESS THEY ARE VISIBLY OBVIOUS. THE PURPOSE OF THE APPRAISAL IS TO MAKE AN ECONOMIC EVALUATION OF THE SUBJECT PROPERTY. IF THE CLIENT NEEDS A MORE DETAILED INSPECTION OF THE PROPERTY, A HOME INSPECTION, BY A PROFESSIONAL HOME INSPECTOR IS SUGGESTED.

Scope of Work

THE INFORMATION IN THE REPORT WAS ANALYZED AND BELIEVED TO BE ACCURATE, APPRAISAL METHODS AND TECHNIQUES WERE EMPLOYED, AND THE REASONING SUPPORTS THE OPINIONS AND CONCLUSIONS FOUND IN THIS REPORT.

Intended Use

THE INTENDED USE OF THE APPRAISAL REPORT IS IDENTIFIED FOR A MORTGAGE RELATED TRANSACTIONS, "FOR THE CLIENT TO EVALUATE THE PROPERTY THAT IS THE SUBJECT PROPERTY."

Client

THE APPRAISER WAS ENGAGE BY HECTOR ECHAGUE, WHO IS CONSIDERED THE CLIENT FOR THIS ASSIGNMENT.

Analysis and Report Form

THE APPRAISAL IS BASED ON THE INFORMATION OBTAINED BY THE APPRAISER FROM PUBLIC RECORDS, THE GLVAR MLS RECORDS, INSPECTION OF THE SUBJECT PROPERTY AND MARKET AREA, AS WELL AS THE SELECTION OF COMPARABLE SALES, LISTINGS, PENDING SALES, AND/OR RENTALS WITHIN THE SUBJECT MARKET AREA. THE ORIGINAL SOURCE OF THE COMPARABLE DATA DESCRIBED IN THE DATA SOURCE IS DISCLOSED IN THE COMPARABLE SALES GRID. THE SOURCES AND DATA ARE CONSIDERED RELIABLE. WHEN CONFLICTING INFORMATION WAS PROVIDED THE SOURCE DEEMED MOST RELIABLE WAS USED. OCCASIONALLY, MLS PHOTOGRAPHS WERE USED WHERE ACCESS TO THE PROPERTY WAS DENIED (MANY HOMES IN THE LAS VEGAS AREA HAVE EITHER ELECTRONIC GATED ENTRANCES OR GUARD GATED NEIGHBORHOOD ENTERENCES WERE SECURITY PREVENTS ACCESS). ALSO, IN SOME CASES THE MLS PHOTO IS DEEMED MORE INDICATIVE OF THE COMPARABLE SALE FROM THE TIME OF THE SALE BECAUSE OF RECENT REMODELING OR DAMAGE TO THE HOME.

Intended Users

IN ADDITION TO THE CLIENT NAMED ABOVE OTHER INTENDED USERS IDENTIFIED BY THE CLIENT AT THE TIME OF ENGAGEMENT INCLUDING THE CLIENTS EMPLOYEES, PERSONNEL, THE CLIENTS ASSIGNS, AND ANY APPLICABLE FEDERAL AND STATE REGULATORY AGENCIES HAVING JURISDICTION OVER THE CLIENT INCLUDING HUD. USE OF THIS APPRAISAL AND APPRAISAL REPORT BY OTHER USERS IS NOT INTENDED BY THE APPRAISER. UNLESS OTHERWISE IDENTIFIED BY THE CLIENT AS BEING AN INTENDED USER. UNAUTHORIZED USERS MAY INCLUDE, BUT ARE NOT LIMITED TO, THE CURRENT OWNER OF THE SUBJECT PROPERTY, THE BORROWER IN A PENDING LOAN TRANSACTION, OTHER MORTGAGE LENDING INSTITUTIONS, ANY POTENTIAL BUYERS, MORTGAGE INSURERS, OUTSIDE LENDERS CONTEMPLATING PURCHASE OR MORTGAGE ACTIVITY ON THIS PROPERTY ARE URGED TO SEEK A SEPARATE OPINION OF VALUE. ANY ADDITIONAL REQUESTS IN THIS ASSIGNMENT BY THIRD PARTIES MUST BE REQUESTED IN WRITING AND MAY BE SUBJECT TO ADDITIONAL BILLING TO RECOVER COSTS ASSOCIATED WITH SUCH REQUESTS.

• Small Income : Neighborhood Boundaries:

THE SUBJECT IS LOCATED IN AN AREA OF SMALL INCOME MULTI FAMILY PROPERTIES. THE NEIGHBORHOOD WAS BUILT PRIMARILY IN THE 1970S AND 1980S. THE SUBJECT IS LOCATED WITHIN 2 MILES OF SHOPPING, PARKS, SCHOOLS, AND ENTERTAINMENT. THE SUBJECTS NEIGHBORHOOD ENJOYS AVERAGE MARKET APPEAL FOR OVERALL QUALITY, COMMUNITY AMENITIES, AND LOCATION.

• MARKET CONDITIONS:

THE POPULATION OF LAS VEGAS HAS STABILIZED RECENTLY AFTER SEVERAL YEARS OF GROWTH. UNEMPLOYMENT IN NEVADA IS CURRENTLY 13.6%, ABOVE NATIONAL AVERAGES. VACANCY AVERAGES 3-10%. THERE ARE CURRENTLY NO RENT CONTROLS IN THE LAS VEGAS VALLEY. THE AVERAGE SINGLE FAMILY HOME IN SUBJECTS ZIP CODE (89106) WHICH IS THE CENTRAL LAS VEGAS AREA, INCREASED IN VALUE 2005 THE SUBJECTS ZIP CODE INCREASED IN VALUE 26% ON THE YEAR (ACCORDING TO "STILL CLIMBING, BUT NOT QUITE AS FAST," REVIEW JOURNAL 2/19/2008 PAGE E1). FOR 2006 THE SAME ZIP CODE INCREASED 3% COMPARED TO 2005 (LAS VEGAS VIEW JOURNAL 3/4/07 E-1, "SLACK OF APPRECIATION"). IN 2007 HOMES IN THE SUBJECTS SUBDIVISION INCREASED IN VALUE AT -27% ACCORDING TO "DOWN, DOWN, DOWN" LAS VEGAS REVIEW JOURNAL 02/24/2008. IN 2008 HOMES IN THE SUBJECTS ZIP CODE DEPRECIATED (-21%) ACCORDING TO "DROP, DROP, DROP" LAS VEGAS REVIEW JOURNAL 02/22/2009. IN 2009, THE REVIEW JOURNAL HAS REPORTED IN THE ARTICLE FROM 03/09/2010, "RATES FALLING IN ALL ZIP CODES," THAT THE SUBJECT ZIP CODE HAS DROPPED (-14%) IN 2009. PRICES APPEAR TO HAVE STABILIZED IN 2010 AS DEMAND HAS HEAD THE SUPPLY STEADY AND BANKS ARE RELEASING THE SUPPLY TO THE MARKET AT A STEADY RATE. MOST HOMES TYPICALLY SELL IN LESS THAN 180 DAYS IF PRICED COMPETITIVELY. MAJORITY OF LOANS ARE FHA WITH SOME CONVENTIONAL AND VA BACKED LOANS.

THE SMALL INCOME MULTI FAMILY MARKET SEGMENT IS ASSUMED TO BE GOING THROUGH A SIMILAR MARKET ADJUSTMENT AS THE SINGLE FAMILY HOME MARKET. INVESTORS ARE FINDING VALUE BECAUSE THE RENTS HAVE STABILIZED AND THE MULTI-FAMILY PROPERTIES IN THE MARKET SEGMENT CAN CASH FLOW.

• Small Income : Reconciliation - Comments

THE SALES COMPARISON ANALYSIS IS GIVEN THE MOST WEIGHT TO DETERMINE MARKET VALUE AS IT BEST REFLECTS BUYER/SELLER INTERACTIONS IN THE MARKET PLACE. THE INCOME APPROACH PROVIDES ADDITIONAL SUPPORT TO THE SUBJECTS VALUE CONCLUSION. THE COST APPROACH IS NOT THE BEST METHOD OF DETERMINING VALUE ON AN OLDER PROPERTY BECAUSE OF THE AMOUNT OF DEPRECIATION OF THE SUBJECT, THE COST APPROACH HAS BEEN COMPLETED PER LENDERS REQUEST. THE SALES APPROACH IS STRONG BECAUSE OF THE RECENT SIMILAR SALES TO THE SUPPORT THE SUBJECT IN THE CURRENT MARKET PLACE.

• GP 2.4 Unit : Comparable Rentals - Analysis of Rental Data

THE RENTAL DATA HAS BEEN TAKEN FROM THE GLVAR MLS. THE UNITS OF COMPARISON ARE IN DIRECT MARKET COMPETITION TO THE SUBJECT. THE RENTAL DATA SELECTED BEST REPRESENT THE SUBJECT IN THE MARKET. ALL RENTAL AND SALES COMPARABLES WERE GIVEN WEIGHT IN DETERMINING THE MARKET VALUE OF THE SUBJECT PROPERTY.

BASED UPON THE RENTAL COMPARABLES SELECTED AND ESTIMATED MONTHLY MARKET RENT FOR THE SUBJECT IS ESTIMATED TO BE \$2,500 PER MONTH.

Supplemental Addendum

File No. 9825C

Property Address	1937 CORDYDUS STREET			
City	LAS VEGAS	County	CLARK	State NV Zip Code 89106-1164
Lender	HECTOR ECHAGUE			

• GP 2-4 Unit COMPARABLE SALES:

THE COMPARABLES SALES SELECTED REPRESENT THE SUBJECT IN QUALITY, CONDITION (ADJUSTMENTS WERE NECESSARY ON THE OLDER SALES) ARE MULTI FAMILY UNITS, AMENITIES, AND APPEAL IN THE MARKET. THE SALES SELECTED ARE LOCATED INSIDE THE SUBJECTS' MARKET SEGMENT. THE MARKET SEGMENT FOR MULTI FAMILY INCOME PRODUCING PROPERTIES IS MUCH LARGER THAN SINGLE FAMILY HOMES BECAUSE THEY'RE NOT AS COMMON OF HOUSING TYPE, BECAUSE OF THIS THE COMPARABLES ARE FARTHER AWAY THAN TYPICAL. ADJUSTMENTS MADE TO THE COMPARABLES WERE DERIVED FROM MLS NOTES, MLS PHOTOS, AND CLARK COUNTY RECORDERS' RECORDS. ALL COMPARABLES WERE GIVEN WEIGHT IN DETERMINING VALUE.

• URAR: Reconciliation - Reconciliation and Final Value Conclusion

THE MOST WEIGHT IS GIVEN TO THE SALES COMPARISON APPROACH. THE RELIANCE ON THE SALES COMPARISON APPROACH IS DUE TO THE RECENT SIMILAR SALES AVAILABLE IN THE MARKET PLACE WHICH CAN REPRESENT THE SUBJECT IN THE CURRENT MARKET. THE INCOME APPROACH WAS COMPLETED, EVALUATED, AND GIVEN WEIGHT IN DETERMINING VALUE. THE COST APPROACH WAS DEVELOPED FOR THIS ASSIGNMENT.

• URAR: Conditions of Appraisal

NO PERSONAL PROPERTY WAS INCLUDED IN THE DETERMINATION OF VALUE. THIS APPRAISAL REPORT IS A SUMMARY REPORT ACCORDING TO USPAP. THE APPRAISER RESERVES THE RIGHT TO MAKE ANY NEEDED CORRECTIONS TO THE APPRAISAL REPORT THAT MAY BE FOUND.

THERE WERE NO HYPOTHETICAL CONDITIONS USED IN THE DEVELOPMENT OF THIS APPRAISAL REPORT. THE APPRAISAL REPORT IS BASED ON THE STANDARD ASSUMPTIONS AND LIMITING CONDITIONS INCLUDED IN THIS REPORT.

PER USPAP, THE APPRAISER HAS NOT COMPLETED AN APPRAISAL ASSIGNMENT ON THIS PROPERTY WITHIN THE PAST 36 MONTHS.

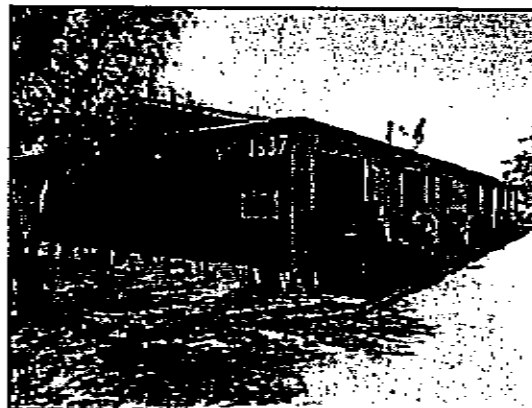
MAJORITY OF THE SALES AND LISTINGS ARE BANK OWNED OR BANK INFLUENCED (SHORT SALES). FOR THIS REASON RED SALES HAVE A SIGNIFICANT IMPACT ON THE CURRENT MARKET. A TYPICAL SELLER WILL NEED TO COMPETE WITH THE BANKS IN PRICE, HOWEVER, A TYPICAL BANK WILL REQUIRE A LOWER MARKETING TIME, MEANING THAT THEY WANT A QUICK SALE. A TYPICAL INDIVIDUAL SELLER MAY ALLOW A LONGER MARKETING TIME TO OBTAIN A HIGHER PRICE IF THE PROPERTY WARRANTS GOOD CONDITION. ONE OF THE MAIN CONCERNS WHEN WORKING WITH A BANK IS THE SLOW RESPONSE WHICH CAN TAKE 1-3 MONTHS FOR AN ANSWER TO AN OFFER. MANY BUYERS WILL BE WILLING TO PAY MORE AND ONLY LOOK AT NON-BANK OWNED HOMES FOR THIS REASON.

SUBJECT Photographs

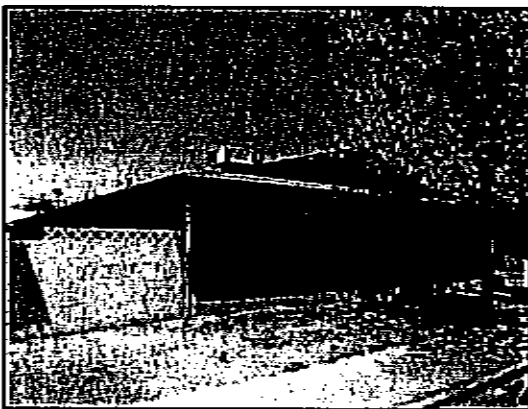
Borrower/Client				
Property Address 1837 CINDYSUE STREET				
City	LAS VEGAS	County	CLARK	State NV Zip Code 89104-1164
Lender	HECTOR ECHAGUE			



PROPERTY IDENTIFICATION



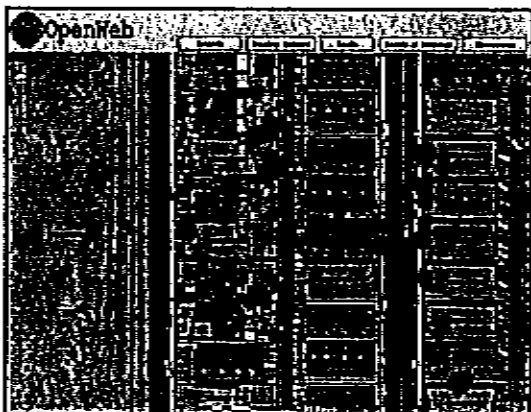
FRONT OF FOUR-PLEX



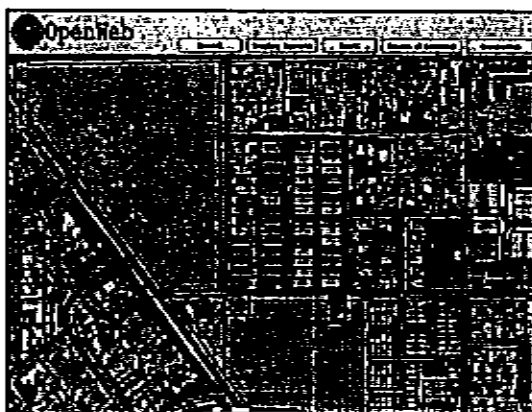
REAR AND SIDE OF BUILDING



STREET



AERIAL PHOTO



AERIAL PHOTO

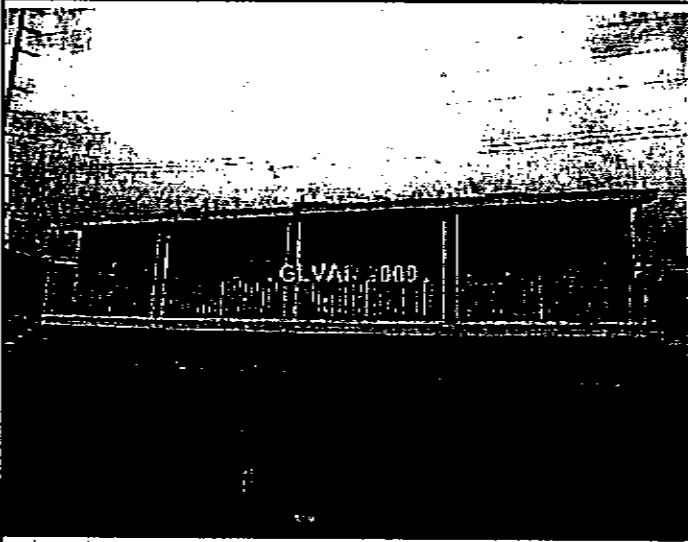
Comparable Photo Page

Borrower/Client					
Property Address	1937 CINDYSUE STREET				
City	LAS VEGAS	County	CLARK	State	NV
Zip Code	89106-1164				
Lender	HECTOR ECHAGUE				



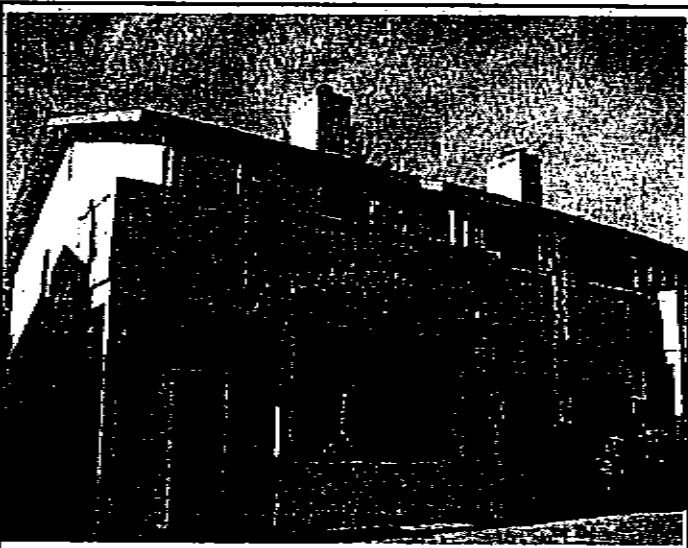
Comparable 1

1909 ALWILL STREET
 Prox. to Subject 0.10 miles SE
 Sale Price 93,000
 Gross Living Area 3,136
 Total Rooms 16
 Total Bedrooms 8
 Total Bathrooms 4
 Location SUBURBAN
 View NEIGHBORHOOD
 Site 7,011 SQ FT
 Quality AVERAGE
 Age 47 YEARS



Comparable 2

5228 PEBBLE BEACH BOULEVARD
 Prox. to Subject 1.54 miles W
 Sale Price 112,000
 Gross Living Area 3,196
 Total Rooms 16
 Total Bedrooms 8
 Total Bathrooms 4
 Location SUBURBAN
 View NEIGHBORHOOD
 Site 7,360 SQ FT
 Quality AVERAGE
 Age 47 YEARS

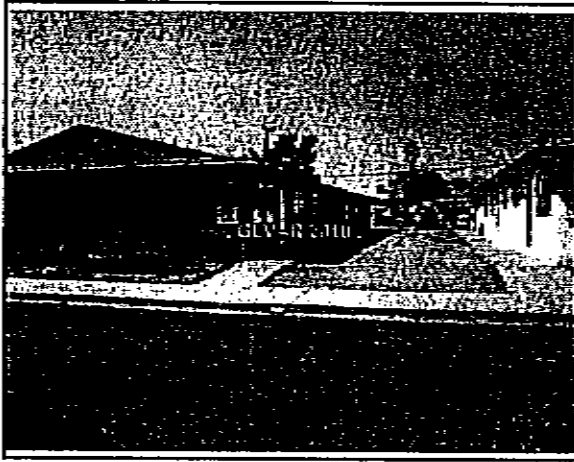


Comparable 3

6220 ILANOS LANE
 Prox. to Subject 2.30 miles W
 Sale Price 127,000
 Gross Living Area 3,952
 Total Rooms 16
 Total Bedrooms 8
 Total Bathrooms 4
 Location SUBURBAN
 View NEIGHBORHOOD
 Site 7,300 SQ FT
 Quality AVERAGE
 Age 25 YEARS

Listing Photo Page

Borrower/Client				
Property Address 1917 CINDYSUE STREET				
City	LAS VEGAS	County	CLARK	State NV Zip Code 89106-1184
Lender	HECTOR ECHAGUE			



Listing 1

1945 CINDYSUE STREET
 Proximity to Subject 0.02 miles N
 Current List Price \$6,500
 Days on Market 67 DAYS
 Gross Building Area 3,496
 Age 31 YEARS

Listing 2

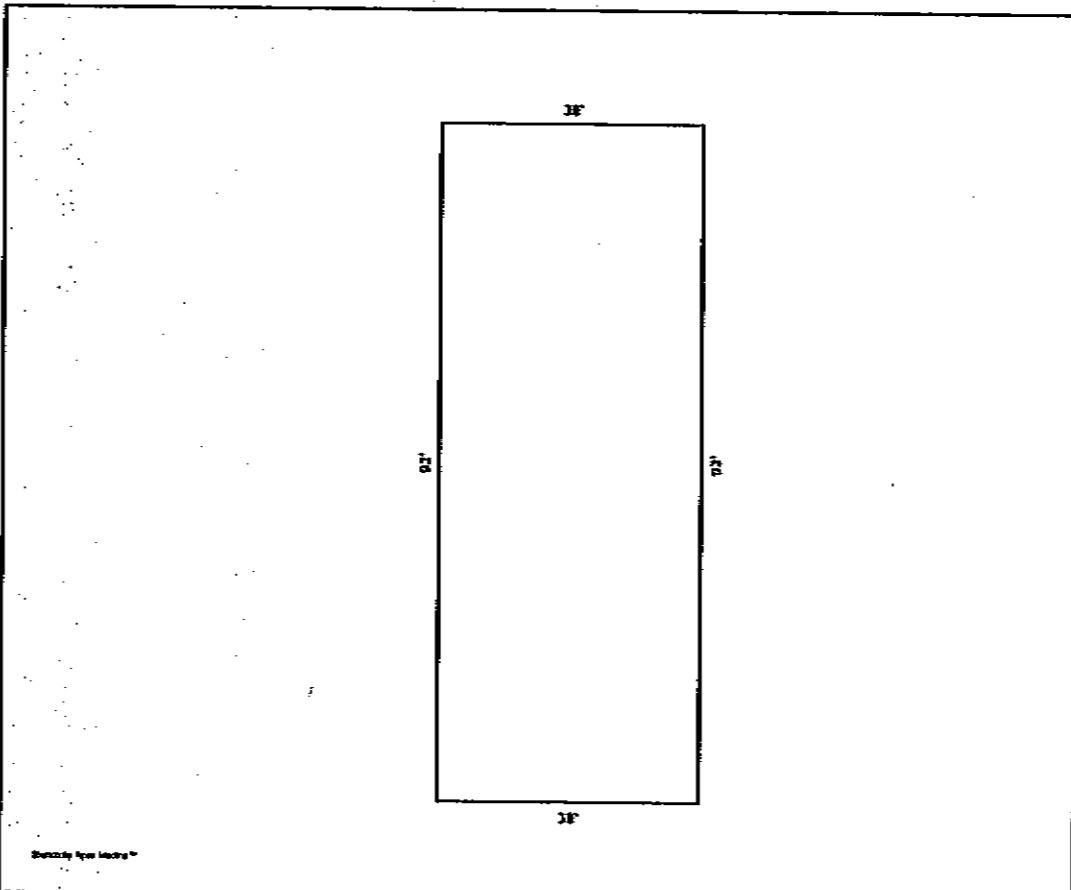
Proximity to Subject
 Current List Price
 Days on Market
 Gross Building Area
 Age

Listing 3

Proximity to Subject
 Current List Price
 Days on Market
 Gross Building Area
 Age

Building Sketch

Bottines/Client				
Property Address 1917 CINDY SUE STREET				
City	LAS VEGAS	County	CLARK	State NV
Leads	HECTOR ECHAGUE	Zip Code	89106-1164	



Comments:

AREA CALCULATIONS SUMMARY

Code	Description	Net Area	Net Total
GLA1	First Floor	3496.00	3496.00

LIVING AREA BREAKDOWN

Breakdown	Subtotal
First Floor 38.00 x 92.00	3496.00

Net LIVABLE Area

(rounded)

3496

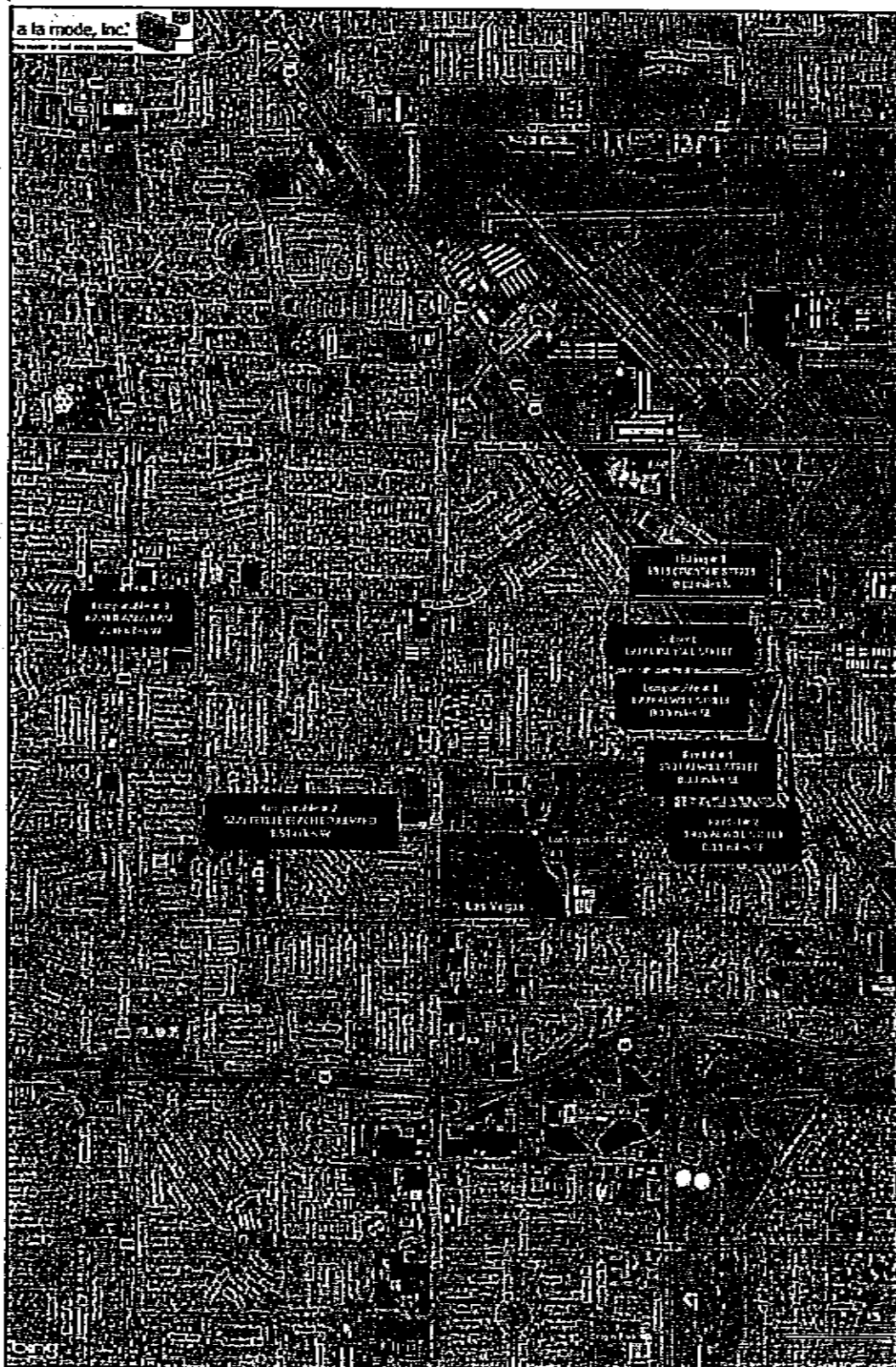
1 Item

(rounded)

3496

Location Map

Ronzani Client				
Property Address 1937 CINDYSUE STREET				
City	LAS VEGAS	County	CLARK	State NV Zip Code 89106-1184
Lease	HECTOR ECHAGUE			



APPRAISER LICENSE**APPRAISER CERTIFICATE****STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY**

NOT TRANSFERABLE

REAL ESTATE DIVISION

NOT TRANSFERABLE

This is to Certify That: **CARL A HASSETT**Certificate Number: **A.0007151-CR**

Is duly authorized to act as a **CERTIFIED RESIDENTIAL APPRAISER** from the issue date to the expiration date at the business address stated here in, unless the certificate is sooner revoked, cancelled, withdrawn, or invalidated.

Issue Date: **February 10, 2009**Expire Date: **January 31, 2011**

In witness whereof, THE DEPARTMENT OF BUSINESS AND INDUSTRY, REAL ESTATE DIVISION, by virtue of the authority vested in it by Chapter 643C of the Nevada Revised Statutes, has caused this Certificate to be issued with its Seal printed thereon. This certificate must be conspicuously displayed in place of business.

FOR: **ATEN APPRAISAL**
1777 BAJA LN
HENDERSON, NV 89012

REAL ESTATE DIVISION

ANN McDERMOTT
Administrative Director



EXHIBIT F

Miscellaneous:

10-23094-lbr HECTOR ALBERTO ECHAGUE

Type: bk	Chapter: 11 v	Office: 2 (Las Vegas)
Assets: y	Judge: lbr	Case Flag: BAPCPA

U.S. Bankruptcy Court

District of Nevada

Notice of Electronic Filing

The following transaction was received from THOMAS E. CROWE entered on 8/19/2010 at 4:17 PM PDT and filed on 8/19/2010

Case Name: HECTOR ALBERTO ECHAGUE

Case Number: 10-23094-lbr

Document Number: 32

Docket Text:

Monthly Operating Report for Filing Period Ending July, 2010. Filed by THOMAS E. CROWE on behalf of HECTOR ALBERTO ECHAGUE (CROWE, THOMAS)

The following document(s) are associated with this transaction:

Document description: Main Document

Original filename: \\Thomasserver\Scans\Casey\doc20100819163109.pdf

Electronic document Stamp:

[STAMP bkecfStamp_ID=989277954 [Date=8/19/2010] [FileNumber=16896676-0]
] [b967fc839e28273e2c7615b5bdfdebc56ec636700878abbabc9d827314db960511c
bdd0d62747bd11323395cb276742cf8be30da3e452e81716e04ba57a9e3fe]]

10-23094-lbr Notice will be electronically mailed to:

THOMAS E. CROWE on behalf of Debtor HECTOR ECHAGUE
tcrowelaw@yahoo.com

U.S. TRUSTEE - LV - 11
USTPRegion17.lv.ecf@usdoj.gov

10-23094-lbr Notice will not be electronically mailed to:

EDWARD G SCHLOSS on behalf of Creditor BAYVIEW LOAN SERVICING, INC
EDWARD G. SCHLOSS LAW CORP
3637 MOTOR AVE, STE 220
LOS ANGELES, CA 90034

E FILED ON 8/19/10
THOMAS E. CROWE, ESQ.
THOMAS E. CROWE PROFESSIONAL
LAW CORPORATION
tcrowelaw@yahoo.com
2830 S. Jones Blvd. #3
Las Vegas, Nevada 89146
(702) 794-0373
Attorney for Debtor-in-possession
Nevada State Bar no. 3048

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA

In re:)	BANKRUPTCY NUMBER:
)	BK-S-10-23094-LBR
HECTOR ECHAGUE,)	Chapter 11
)	
Debtor.)	
)	

MONTHLY OPERATING STATEMENT

The above mentioned Debtor hereby submits, by and through his attorney, THOMAS E. CROWE, ESQ., the monthly operating report for the period ending July, 2010.

THOMAS E. CROWE PROFESSIONAL
LAW CORPORATION

By /s/ THOMAS E. CROWE
THOMAS E. CROWE, ESQ.
2830 S. Jones Blvd. #3
Las Vegas, NV 89146
Attorney for Debtor-
in-possession

###

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

In re: ECHAGUE, HECTOR A.

Case No.

10-23094

**CHAPTER 11
MONTHLY OPERATING REPORT
(SMALL REAL ESTATE/INDIVIDUAL CASE)**

SUMMARY OF FINANCIAL STATUS

MONTH ENDED: 07/31/10PETITION DATE: 07/14/10

1. Debtor in possession (or trustee) hereby submits this Monthly Operating Report on the Accrual Basis of accounting (or if checked here the Office of the U.S. Trustee or the Court has approved the Cash Basis of Accounting for the Debtor).
Dollars reported in \$1

	End of Current Month	End of Prior Month	As of Petition Filing
2. Asset and Liability Structure			
a. Current Assets	\$2,616	\$0	
b. Total Assets	\$694,941	\$0	\$695,525
c. Current Liabilities	\$0	\$0	
d. Total Liabilities	\$1,281,870	\$0	\$1,281,870
			Cumulative
3. Statement of Cash Receipts & Disbursements for Month	Current Month	Prior Month	(Case to Date)
a. Total Receipts	\$4,466	\$0	\$4,466
b. Total Disbursements	\$5,050	\$0	\$5,050
c. Excess (Deficiency) of Receipts Over Disbursements (a - b)	(\$584)	\$0	(\$584)
d. Cash Balance Beginning of Month	\$3,200	\$0	\$3,200
e. Cash Balance End of Month (c + d)	\$2,616	\$0	\$2,616
	Current Month	Prior Month	Cumulative
4. Profit/(Loss) from the Statement of Operations	N/A	N/A	(Case to Date)
5. Account Receivables (Pre and Post Petition)	\$0		N/A
6. Post-Petition Liabilities	\$0		
7. Past Due Post-Petition Account Payables (over 30 days)	\$0		

At the end of this reporting month:

- | | Yes | No |
|--|-----|----|
| 8. Have any payments been made on pre-petition debt, other than payments in the normal course to secured creditors or lessors? (if yes, attach listing including date of payment, amount of payment and name of payee) | | |
| 9. Have any payments been made to professionals? (if yes, attach listing including date of payment, amount of payment and name of payee) | | |
| 10. If the answer is yes to 8 or 9, were all such payments approved by the court? | | |
| 11. Have any payments been made to officers, insiders, shareholders, relatives? (if yes, attach listing including date of payment, amount and reason for payment, and name of payee) | | |
| 12. Is the estate insured for replacement cost of assets and for general liability? | | |
| 13. Are a plan and disclosure statement on file? | | |
| 14. Was there any post-petition borrowing during this reporting period? | | |
| 15. Check if paid: Post-petition taxes <input type="checkbox"/> ; U.S. Trustee Quarterly Fees <input type="checkbox"/> ; Check if filing is current for: Post-petition tax reporting and tax returns: <input type="checkbox"/> .
(Attach explanation, if post-petition taxes or U.S. Trustee Quarterly Fees are not paid current or if post-petition tax reporting and tax return filings are not current.) | | |

I declare under penalty of perjury I have reviewed the above summary and attached financial statements, and after making reasonable inquiry believe these documents are correct.

Date: 8-19-2010

Responsible Individual

BALANCE SHEET
 (Small Real Estate/Individual Case)
 For the Month Ended 07/31/10

		Check if Exemption Claimed on Schedule C	Market Value
Assets			
Current Assets			
1	Cash and cash equivalents (including bank accts., CDs, etc.)		\$2,616
2	Accounts receivable (net)		
3	Retainer(s) paid to professionals		
4	Other: _____		
5	_____		
6	Total Current Assets		\$2,616
Long Term Assets (Market Value)			
7	Real Property (residential)		
8	Real property (rental or commercial)		\$554,500
9	Furniture, Fixtures, and Equipment	X	\$2,500
10	Vehicles	X (\$10,350)	\$18,725
11	Partnership interests		
12	Interest in corporations		
13	Stocks and bonds		
14	Interests in IRA, Keogh, other retirement plans	X	\$116,600
15	Other: _____		
16	_____		
17	Total Long Term Assets		\$692,325
18	Total Assets		\$694,941
Liabilities			
Post-Petition Liabilities			
Current Liabilities			
19	Post-petition not delinquent (under 30 days)		
20	Post-petition delinquent other than taxes (over 30 days)		
21	Post-petition delinquent taxes		
22	Accrued professional fees		
23	Other: _____		
24	_____		
25	Total Current Liabilities		\$0
26	Long-Term Post Petition Debt		
27	Total Post-Petition Liabilities		\$0
Pre-Petition Liabilities (allowed amount)			
28	Secured claims (residence)		\$1,126,700
29	Secured claims (other)		
30	Priority unsecured claims		
31	General unsecured claims		\$155,170
32	Total Pre-Petition Liabilities		\$1,281,870
33	Total Liabilities		\$1,281,870
Equity (Deficit)			
34	Total Equity (Deficit)		(\$586,929)
35	Total Liabilities and Equity (Deficit)		\$694,941

NOTE:

Indicate the method used to estimate the market value of assets (e.g., appraisal, familiarity with comparable market prices, etc.) and the date the value was determined.

SCHEDULES TO THE BALANCE SHEET**Schedule A
Rental Income Information****List the Rental Information Requested Below By Properties (For Rental Properties Only)**

	<u>Property 1</u> <u>3505 E THOMAS</u>	<u>Property 2</u> <u>1937 CINDY SUE</u>	<u>Property 3</u> <u>2212 SUNRISE</u>
1 Description of Property			
2 Scheduled Gross Rents	<u>\$500</u>	<u>\$1,166</u>	<u>\$1,700</u>
Less:			
3 Vacancy Factor			
4 Free Rent Incentives			
5 Other Adjustments	<u>\$65</u>	<u>\$52</u>	<u>\$253</u>
6 Total Deductions	<u>\$65</u>	<u>\$52</u>	<u>\$253</u>
7 Scheduled Net Rents	<u>\$435</u>	<u>\$1,114</u>	<u>\$1,447</u>
8 Less: Rents Receivable (2)			
9 Scheduled Net Rents Collected (2)	<u>\$435</u>	<u>\$1,114</u>	<u>\$1,447</u>

(2) To be completed by cash basis reporters only.

**Schedule B
Recapitulation of Funds Held at End of Month**

	<u>Account 1</u>	<u>Account 2</u>	<u>Account 3</u>
10 Bank	<u>CHASE</u>		
11 Account No.	<u>000000877907816.</u>		
12 Account Purpose	<u>DIP</u>		
13 Balance, End of Month	<u>\$2,616</u>		
14 Total Funds on Hand for all Accounts	<u><u>\$2,616</u></u>		

Attach copies of the month end bank statement(s), reconciliation(s), and the check register(s) to the Monthly Operating Report.

<u>Property 4</u>	<u>Property 5</u>
<u>2451 PALORA</u>	<u>2719 BOISE</u>
<u>\$1,100</u>	<u>\$0</u>
<u>\$79</u>	<u>\$0</u>
<u>\$79</u>	<u>\$0</u>
<u>\$1,021</u>	<u>\$0</u>
<u>\$1,021</u>	<u>\$0</u>

STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

Increase/(Decrease) in Cash and Cash Equivalents

For the Month Ended 07/31/10

		Actual Current Month	Cumulative (Case to Date)
Cash Receipts			
1	Rent/Leases Collected	\$4,466	\$4,466
2	Cash Received from Sales		
3	Interest Received		
4	Borrowings		
5	Funds from Shareholders, Partners, or Other Insiders	\$0	\$0
6	Capital Contributions		
7			
8			
9			
10			
11			
12	Total Cash Receipts	\$4,466	\$4,466
Cash Disbursements			
13	Selling		
14	Administrative	\$3,589	\$3,589
15	Capital Expenditures		
16	Principal Payments on Debt	\$0	\$0
17	Interest Paid		
	Rent/Lease:		
18	Personal Property		
19	Real Property		
	Amount Paid to Owner(s)/Officer(s)		
20	Salaries		
21	Draws	\$1,012	\$1,012
22	Commissions/Royalties		
23	Expense Reimbursements		
24	Other		
25	Salaries/Commissions (less employee withholding)		
26	Management Fees		
	Taxes:		
27	Employee Withholding		
28	Employer Payroll Taxes		
29	Real Property Taxes		
30	Other Taxes		
31	Other Cash Outflows:		
32	REPAIRS	\$130	\$130
33	UTILITIES	\$319	\$319
34			
35			
36			
37	Total Cash Disbursements:	\$5,050	\$5,050
38	Net Increase (Decrease) in Cash	(\$584)	(\$584)
39	Cash Balance, Beginning of Period	\$3,200	\$3,200
40	Cash Balance, End of Period	\$2,616	\$2,616



JPMorgan Chase Bank, N.A.
P O Box 260180
Baton Rouge, LA 70826-0180

June 29, 2010 through July 22, 2010
Account Number: 000000902701978

CUSTOMER SERVICE INFORMATION

Web site: Chase.com
Service Center: 1-800-935-9935
Hearing Impaired: 1-800-242-7363
Para Espanol: 1-877-312-4273
International Calls: 1-713-262-1679

00035047 BRE 703 141 20410-NNNNN F I 090000000 15 0000
HECTOR A ECHAGUE
PO BOX 363656
NORTH LAS VEGAS NV 89036-7656

Important information about your Deposit Account Agreement

We are improving the way we handle Overdraft Protection Transfers. If you have Overdraft Protection, the following are changes to the "Overdraft Protection Services" section of your Deposit Account Agreement, effective July 19, 2010. We will replace the "Maximum Overdraft Protection Amount" paragraph with the following:

"4. Maximum Overdraft Protection Amount: The amount of a Transfer will not exceed the amount available in the Funding Account. (The Funding Account is the savings account, credit card account, or other line of credit account linked to your checking account for Overdraft Protection.) If the amount available is insufficient to pay all checks and other customer initiated transactions, plus the Transfer Fee, in multiples of \$50.00, then we will initiate a Transfer in the amount necessary to pay one or more transactions, plus the Transfer Fee. If the amount available is sufficient to pay one or more transactions, but not the Transfer Fee, we will initiate a Transfer in the amount necessary to pay the transaction or transactions only. We will, however, charge the Transfer Fee against the account, causing the account to be overdrawn. Any checks or other customer initiated transactions that are not paid by the Transfer will either be paid or returned, and Insufficient Funds Fees or Returned Item Fees charged, in the same way as if you did not have Overdraft Protection."

As a reminder, we do not charge an Overdraft Protection Transfer Fee if your ending account balance, before any Overdraft Protection Transfers are made, is overdrawn \$5 or less. The Overdraft Protection Transfer Fee is waived for Chase Premier Platinum CheckingSM and Chase Premier Platinum Asset ManagementSM accounts.

All other terms and conditions of your Deposit Account Agreement remain the same. If you have questions, please call us at 1-800-935-9935.

CHECKING SUMMARY

Chase Checking

	AMOUNT
Beginning Balance	\$0.00
Deposits and Additions	100.00
Fees and Other Withdrawals	- 100.00
Ending Balance	\$0.00

June 29, 2010 through July 22, 2010
Account Number: 000000902701978

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$0.00
06/29	Deposit	100.00	100.00
07/21	07/21 Withdrawal	- 100.00	0.00
	Ending Balance		\$0.00



July 21, 2010 through July 30, 2010

Account Number: 000000877907816

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
07/23	Vz Wireless Vw E Check 4741277 Tel ID: 0000751B00	\$140.37
Total Electronic Withdrawals		\$140.37

DAILY ENDING BALANCE

DATE	AMOUNT
07/21	\$720.00
07/22	2,800.90
07/23	2,616.11

SERVICE CHARGE SUMMARY

TRANSACTIONS FOR SERVICE FEE CALCULATION	NUMBER OF TRANSACTIONS
Checks Paid / Debits	3
Deposits / Credits	2
Deposited Items	1
Transaction Total	6

SERVICE FEE CALCULATION	AMOUNT
Service Fee	\$0.00
Service Fee Credit	\$0.00
Net Service Fee	\$0.00
Excessive Transaction Fees (Above 200)	\$0.00
Total Service Fees	\$0.00



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HECTOR ECHAGUE
200081820

Accounts

Bill Payer

Transfers

Statements

Online Services

Print

Account Title:	SHARE DRAFT	Account Balance:	0.00
Account Number:	08	Available Balance:	0.00
Account Type:	Share Draft	2010 Dividend:	0.00
		2009 Dividend:	9.37

Account #08 History 07/01/2010 To 07/31/2010

Date	Check	Transaction Description	Credit	Debit	Balance
07/22/2010		Fee		-10.00	0.00
		CHECK OVERDRAFT FEE			
07/22/2010		Transfer to Share Draft	31.40		10.00
		Transfer from 200081820-00			
07/22/2010	2717	SHARE DRAFT		-67.72	-21.40
		SHARE DRAFT # 2717			
07/22/2010	2716	SHARE DRAFT		-62.77	46.32
		SHARE DRAFT # 2716			
07/20/2010		ATM WITHDRAWAL		-620.00	109.09
		NEVADA FED 2949 E DESERT INN LAS VEGAS NVUS			
07/20/2010		Transfer from 200081820-00	200.00		729.09
		NEVADA FED 2949 E DESERT INN LAS VEGAS NVUS			
07/20/2010		Electronic Transaction		-75.00	529.09
		#06062 ALBERTSO 2885 EAST DESERT I LAS VEGAS NVUS			
07/19/2010		Electronic Transaction		-50.00	604.09
		CONSUMER CREDIT 2650 JONES LAS VEGAS NVUS			
07/19/2010		Electronic Transaction		-40.79	654.09
		#06062 ALBERTSO 2885 EAST DESERT I LAS VEGAS NVUS			
07/19/2010	2714	SHARE DRAFT		-3,539.00	694.88
		SHARE DRAFT # 2714			
07/17/2010		Electronic Transaction		-25.75	4,233.88
		LOWE'S #1620 2875 E. CHARLESTON LAS VEGAS NVUS			
07/16/2010	2713	SHARE DRAFT		-285.12	4,259.63
		SHARE DRAFT # 2713			
07/16/2010	2715	SHARE DRAFT		-47.40	4,544.75
		SHARE DRAFT # 2715			
07/16/2010		Automatic Debit		-167.00	4,592.15
		AMERICAN EXPRESS ACH AUTOMATED PAYMENT			
07/16/2010		Automatic Debit		-49.85	4,759.15
		CenturyLink ACH AUTOMATED PAYMENT			
07/15/2010		Electronic Transaction		-4.77	4,809.00
		FOOD 4 LESS 2545 S. EASTERN LAS VEGAS NVUS			
07/15/2010		Electronic Transaction		-170.94	4,813.77

07/14/2010		LVVWD-4 800-252-2011 NVUS		
		Electronic Transaction		
		#06062 ALBERTSO 2885 EAST DESERT I LAS VEGAS NVUS	-48.05	4,984.71
07/14/2010	2710	SHARE DRAFT		
		SHARE DRAFT # 2710	-130.00	5,032.76
07/14/2010		ATM Share Deposit		
		NEVADA FED 2949 E. DESERT INN LAS VEGAS NVUS	936.29	5,162.76
07/13/2010		Electronic Transaction		
		CONSUMER CREDIT 2650 JONES LAS VEGAS NVUS	-50.00	4,226.47
07/12/2010	2712	SHARE DRAFT		
		SHARE DRAFT # 2712	-91.00	4,276.47
07/12/2010	2711	SHARE DRAFT		
		SHARE DRAFT # 2711	-32.00	4,367.47
07/12/2010		Automatic Debit		
		DIRECTV ACH AUTOMATED PAYMENT	-161.44	4,399.47
07/12/2010		Electronic Transaction		
		LOWE'S #1620 2875 E. CHARLESTON LAS VEGAS NVUS	-6.33	4,560.91
07/12/2010		Electronic Transaction		
		LESLIE'S POOL 3410 E DESERT INN LAS VEGAS NVUS	-150.11	4,567.24
07/09/2010		Electronic Transaction		
		FOOD 4 LESS 2545 S. EASTERN LAS VEGAS NVUS	-31.57	4,717.35
07/09/2010		Electronic Transaction		
		LA BONITA IV 2500 E DESERT INN LAS VEGAS NVUS	-10.66	4,748.92
07/09/2010		Transfer from 200081820-00		
		NEVADA FED 2949 E DESERT INN LAS VEGAS NVUS	1,500.00	4,759.58
07/09/2010		ATM Share Deposit		
		NEVADA FED 2949 E DESERT INN LAS VEGAS NVUS	1,497.94	3,259.58
07/08/2010	2708	SHARE DRAFT		
		SHARE DRAFT # 2708	-175.00	1,761.64
07/08/2010		Electronic Transaction		
		FOOD 4 LESS 2545 S. EASTERN LAS VEGAS NVUS	-26.70	1,936.64
07/07/2010	2709	SHARE DRAFT		
		SHARE DRAFT # 2709	-30.00	1,963.34
07/08/2010		Electronic Transaction		
		LOWE'S #1620 2875 E. CHARLESTON LAS VEGAS NVUS	-8.66	1,993.34
07/06/2010		Transfer from 200081820-00		
			2,000.00	2,000.00
07/04/2010		Transfer to Share Draft		
		#06062 ALBERTSO 2885 EAST DESERT I LAS VEGAS NVUS	35.24	0.00
07/04/2010		Electronic Transaction		
		#06062 ALBERTSO 2885 EAST DESERT I LAS VEGAS NVUS	-35.24	-35.24
07/02/2010		Fee		
		CHECK OVERDRAFT FEE	-10.00	0.00
07/02/2010		Transfer to Share Draft		
		Transfer from 200081820-00	40.00	10.00
07/02/2010	2705	SHARE DRAFT		
		SHARE DRAFT # 2705	-30.00	-30.00
07/01/2010		Transfer to Share Draft		
		THE HOME DEPOT 6025 SOUTH PECOS R LAS VEGAS NVUS	19.89	0.00
07/01/2010		Electronic Transaction		
			-19.89	-19.89

THE HOME DEPOT 6025 SOUTH PECOS R LAS VEGAS NVUS

Next History Date Range: (same account)

6 1 2010

To 6 30 2010

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08; SHARE DRAFT

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NCUA



	TRUCK	TRUCK	TRUCK	TRUCK	TRUCK
LV WATER	19.64	51.61	34.05	52.11	32.57
NV ENERGY			89.15		557.96
SW GAS				26.55	20.85
PHONE					49.85
CELL					140.37
DIRECTTV					
PEST CONTROL					
R. SERVICE	13.11				
SEWER	32.47				
ADT & PONE					
INS: AUTO					
INS: BUS					
INS: MORT					
MORTGAGE					
ASS.FEE					
REPAIRS					
OTHERS REPA					
LESSOR FEE					3534.00
FUEL					7106.61
AUTOPART					
SUPPLY			115.15		22.10
BUS. LIC FEE					
ENTERTAIN					
BUS.FOOD					116.83
GROCERIES					
HOME MAINT					
MED. EXP					
US. TRUSTEE					
STAMPS					8.80
CONTRACTOR					50.00
CAR FEE			130.00		
CAR FEE					167.00

Cash Flow

07/21/2010 through 07/30/2010

08/10/2010

Page 1

Category Description	07/21/2010- 07/30/2010
INFLOWS	
Rents Received	720.00
Salary	2,728.11
TOTAL INFLOWS	3,448.11
OUTFLOWS	
Utilities	
Cellular	140.37
Gas & Electric	691.63
TOTAL Utilities	832.00
TOTAL OUTFLOWS	832.00
OVERALL TOTAL	2,616.11

Register Report

07/21/2010 through 07/30/2010

08/10/2010

Page 1

Date	Account	Num	Description	Memo	Category	Ctr	Amount
INCOME							3,448.11
Rents Received							720.00
07/21/2010	PERSONAL ... DEP		RENTAL INC...		Rents Receiv...	R	720.00
Salary							2,728.11
07/22/2010	PERSONAL ... DEP		El Rio		Salary	R	2,728.11
EXPENSES							-832.00
Utilities							-832.00
Cellular							-140.37
07/23/2010	PERSONAL ... 3		Verizon		Utilities: Cellular	R	-140.37
Gas & Electric							-691.63
07/22/2010	PERSONAL ... 2		NV Energy		Utilities: Gas ...	R	-647.21
07/23/2010	PERSONAL ... 1		SOUTHWES...		Utilities: Gas ...	R	-44.42
Balance Forward							0.00
PERSONAL CHECKING							0.00
07/22/2010	PERSONAL ...		Opening Bala...		(PERSONAL ...	R	0.00
OVERALL TOTAL							2,616.11

July 14, 2010 to July 31, 2010

P. Address: A 3505 E Thomas Ave, North Las Vegas, NV 89030
 P. Address: B 1937 Cindy Sue, Las Vegas, NV 89106
 P. Address: C 2212 Sunrise Ave, Las Vegas, NV 89101
 P. Address: D 2451 Palora, Las Vegas, NV 89121
 P. Address: E 2719 Boise, Las Vegas, NV 89121

Rental Income:	A	B	C	D	E	TOTAL
	\$500.00	\$1,166.00	\$1,700.00	\$1,100.00	\$0.00	\$4,466.00

RENTAL EXPENSES						
Auto					\$206.81	\$206.81
Cleaning & Mainten						
Insurance auto						
Insurance Property						
Mortgage Fee						
Repairs			\$130.00			\$130.00
Supplies			\$116.15		\$31.26	\$146.41
Taxes						
Utilities	\$65.22	\$51.81	\$123.30	\$78.26	\$801.60	\$1,120.99
US Trustee						
Groceries					116.83	\$116.83
Entertainment						
bus. License fee						
Legal & Prof. Fee					\$3,589.00	\$3,589.00
American Express:					\$167.00	\$167.00

HECTOR ECHAGUE MONTHLY REPORT

EXHIBIT G

Miscellaneous:

10-23094-lbr HECTOR ALBERTO ECHAGUE

Type: bk

Chapter: 11 v

Office: 2 (Las Vegas)

Assets: y

Judge: lbr

Case Flag: BAPCPA

U.S. Bankruptcy Court

District of Nevada

Notice of Electronic Filing

The following transaction was received from THOMAS E. CROWE entered on 9/17/2010 at 4:14 PM PDT and filed on 9/17/2010

Case Name: HECTOR ALBERTO ECHAGUE

Case Number: 10-23094-lbr

Document Number: 39

Docket Text:

Monthly Operating Report for Filing Period Ending August, 2010. Filed by THOMAS E. CROWE on behalf of HECTOR ALBERTO ECHAGUE (CROWE, THOMAS)

The following document(s) are associated with this transaction:

Document description: Main Document

Original filename: C:\fakepath\echague.pdf

Electronic document Stamp:

[STAMP bkecfStamp_ID=989277954 [Date=9/17/2010] [FileNumber=17186468-0]
] [3fb89affb190b016f009c760e127512ef7eaf808c5c6a2214960db3257d2a12f8f5
2b1746792f102229e075f7ab476f53ce51cb25ecb0edd36d7787364a3a8f5]]

10-23094-lbr Notice will be electronically mailed to:

THOMAS E. CROWE on behalf of Debtor HECTOR ECHAGUE
tcrowelaw@yahoo.com

KEVIN HAHN on behalf of Creditor WELLS FARGO BANK
kevin@mclaw.org

U.S. TRUSTEE - LV - 11
USTPRegion17.lv.ecf@usdoj.gov

10-23094-lbr Notice will not be electronically mailed to:

ANDREW RANA
8238 W. CHARLESTON BLVD
LAS VEGAS, NV 89117

EDWARD G SCHLOSS on behalf of Creditor BAYVIEW LOAN SERVICING, INC
EDWARD G. SCHLOSS LAW CORP
3637 MOTOR AVE, STE 220
LOS ANGELES, CA 90034

E FILED ON 9/17/10
THOMAS E. CROWE, ESQ.
THOMAS E. CROWE PROFESSIONAL
LAW CORPORATION
tcrowelaw@yahoo.com
2830 S. Jones Blvd. #3
Las Vegas, Nevada 89146
(702) 794-0373
Attorney for Debtor-in-possession
Nevada State Bar no. 3048

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA

In re:)	BANKRUPTCY NUMBER:
)	BK-S-10-23094-LBR
HECTOR ECHAGUE,)	Chapter 11
)	
Debtor:)	
)	

MONTHLY OPERATING STATEMENT

The above mentioned Debtor hereby submits, by and through his attorney, THOMAS E. CROWE, ESQ., the monthly operating report for the period ending August, 2010.

THOMAS E. CROWE PROFESSIONAL
LAW CORPORATION

By /s/ THOMAS E. CROWE
THOMAS E. CROWE, ESQ.
2830 S. Jones Blvd. #3
Las Vegas, NV 89146
Attorney for Debtor-
in-possession

###

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

In re: ECHAGUE, HECTOR A.

Case No.

10-23094-LBR

**CHAPTER 11
MONTHLY OPERATING REPORT
(SMALL REAL ESTATE/INDIVIDUAL CASE)**

SUMMARY OF FINANCIAL STATUS

MONTH ENDED: 08/31/10PETITION DATE: 07/14/10

1. Debtor in possession (or trustee) hereby submits this Monthly Operating Report on the Accrual Basis of accounting (or if checked here the Office of the U.S. Trustee or the Court has approved the Cash Basis of Accounting for the Debtor).
Dollars reported in \$1

	End of Current Month	End of Prior Month	As of Petition Filing
2. Asset and Liability Structure			
a. Current Assets	\$4,369	\$2,616	
b. Total Assets	\$696,694	\$694,941	\$695,525
c. Current Liabilities	\$0	\$0	
d. Total Liabilities	\$1,281,870	\$1,281,870	\$1,281,870
			Cumulative
3. Statement of Cash Receipts & Disbursements for Month	Current Month	Prior Month	(Case to Date)
a. Total Receipts	\$7,113	\$4,466	\$11,579
b. Total Disbursements	\$5,339	\$5,050	\$10,410
c. Excess (Deficiency) of Receipts Over Disbursements (a - b)	\$1,753	(\$584)	\$1,169
d. Cash Balance Beginning of Month	\$2,616	\$3,200	\$3,200
e. Cash Balance End of Month (c + d)	\$4,369	\$2,616	\$4,369
			Cumulative
4. Profit/(Loss) from the Statement of Operations	Current Month	Prior Month	(Case to Date)
	N/A	N/A	N/A
5. Account Receivables (Pre and Post Petition)	\$0		
6. Post-Petition Liabilities	\$0		
7. Past Due Post-Petition Account Payables (over 30 days)	\$0		

At the end of this reporting month:

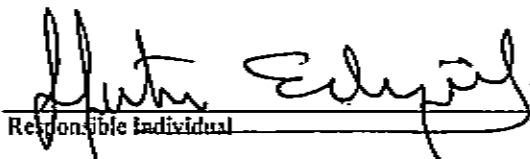
- | | Yes | No |
|--|-----|----|
| 8. Have any payments been made on pre-petition debt, other than payments in the normal course to secured creditors or lessors? (if yes, attach listing including date of payment, amount of payment and name of payee) | | |
| 9. Have any payments been made to professionals? (if yes, attach listing including date of payment, amount of payment and name of payee) | | |
| 10. If the answer is yes to 8 or 9, were all such payments approved by the court? | | |
| 11. Have any payments been made to officers, insiders, shareholders, relatives? (if yes, attach listing including date of payment, amount and reason for payment, and name of payee) | | |
| 12. Is the estate insured for replacement cost of assets and for general liability? | | |
| 13. Are a plan and disclosure statement on file? | | |
| 14. Was there any post-petition borrowing during this reporting period? | | |
| 15. Check if paid: Post-petition taxes <input type="checkbox"/> ; U.S. Trustee Quarterly Fees <input type="checkbox"/> ; Check if filing is current for: Post-petition tax reporting and tax returns: <input type="checkbox"/> | | |
| (Attach explanation, if post-petition taxes or U.S. Trustee Quarterly Fees are not paid current or if post-petition tax reporting and tax return filings are not current.) | | |

I declare under penalty of perjury I have reviewed the above summary and attached financial statements, and after making reasonable inquiry believe these documents are correct.

Date:

9/12/10

Responsible Individual



Form No. 101-E2
(Small Real Estate/Individual Case)
For the Month Ended 03/31/10

Assets		Check if Exemption Claimed on Schedule C	Market Value
Current Assets			
1	Cash and cash equivalents (including bank accts., CDs, etc.)		\$4,369
2	Accounts receivable (net)		
3	Retainer(s) paid to professionals		
4	Other: _____		
5	_____		
6	Total Current Assets		\$4,369
Long Term Assets (Market Value)			
7	Real Property (residential) ¹¹		
8	Real property (rental or commercial)		\$554,500
9	Furniture, Fixtures, and Equipment	X	\$2,500
10	Vehicles	X (\$10,550)	\$18,725
11	Partnership interests		
12	Interest in corporations		
13	Stocks and bonds		
14	Interests in IRA, Keogh, other retirement plans	X	\$116,600
15	Other: _____		
16	_____		
17	Total Long Term Assets		\$692,325
18	Total Assets		\$696,694
Liabilities			
Post-Petition Liabilities			
Current Liabilities			
19	Post-petition not delinquent (under 30 days)		
20	Post-petition delinquent other than taxes (over 30 days)		
21	Post-petition delinquent taxes		
22	Accrued professional fees		
23	Other: _____		
24	_____		
25	Total Current Liabilities		\$0
26	Long-Term Post Petition Debt		
27	Total Post-Petition Liabilities		\$0
Pre-Petition Liabilities (allowed amount)			
28	Secured claims (residence)		\$1,126,700
29	Secured claims (other)		
30	Priority unsecured claims		
31	General unsecured claims		\$155,170
32	Total Pre-Petition Liabilities		\$1,281,870
33	Total Liabilities		\$1,281,870
Equity (Deficit)			
34	Total Equity (Deficit)		(\$585,176)
35	Total Liabilities and Equity (Deficit)		\$696,694

NOTE:

Indicate the method used to estimate the market value of assets (e.g., appraisals; familiarity with comparable market prices, etc.) and the date the value was determined.

SCHEDULES TO THE BALANCE SHEET

Schedule A
Rental Income Information

List the Rental Information Requested Below By Properties (For Rental Properties Only)

	<u>Property 1</u> <u>3505 E THOMAS</u>	<u>Property 2</u> <u>1937 CINDY SUE</u>	<u>Property 3</u> <u>2212 SUNRISE</u>
1 Description of Property			
2 Scheduled Gross Rents	<u>\$1,450</u>	<u>\$0</u>	<u>\$1,250</u>
Less:			
3 Vacancy Factor			
4 Free Rent Incentives			
5 Other Adjustments	<u>\$182</u>	<u>\$117</u>	<u>\$252</u>
6 Total Deductions	<u>\$182</u>	<u>\$117</u>	<u>\$252</u>
7 Scheduled Net Rents	<u>\$1,268</u>	<u>(\$117)</u>	<u>\$998</u>
8 Less: Rents Receivable (2)			
9 Scheduled Net Rents Collected (2)	<u>\$1,268</u>	<u>(\$117)</u>	<u>\$998</u>

(2) To be completed by cash basis reporters only.

Schedule B
Recapitulation of Funds Held at End of Month

	<u>Account 1</u>	<u>Account 2</u>	<u>Account 3</u>
10 Bank	<u>CHASE</u>		
11 Account No.	<u>008000877907816.</u>		
12 Account Purpose	<u>DIP</u>		
13 Balance, End of Month	<u>\$4,369</u>		
14 Total Funds on Hand for all Accounts	<u><u>\$4,369</u></u>		

Attach copies of the month end bank statement(s), reconciliation(s), and the check register(s) to the Monthly Operating Report.

<u>Property 4</u> <u>2451 PALORA</u>	<u>Property 5</u> <u>2719 BOISE</u>
<u>\$1,100</u>	<u>\$0</u>
<u>\$110</u>	<u>\$0</u>
<u>\$110</u>	<u>\$0</u>
<u>\$991</u>	<u>\$0</u>
<u>\$991</u>	<u>\$0</u>

STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

Increase/(Decrease) in Cash and Cash Equivalents

For the Month Ended 08/31/10

		Actual Current Month	Cumulative (Case to Date)
Cash Receipts			
1	Rent/Leases Collected	\$3,800	\$8,266
2	Cash Received from Sales		
3	Interest Received		
4	Borrowings		
5	Funds from Shareholders, Partners, or Other Insiders	\$3,313	\$3,313
6	Capital Contributions		
7			
8			
9			
10			
11			
12	Total Cash Receipts	\$7,113	\$11,579
Cash Disbursements			
13	Selling		
14	Administrative	\$380	\$3,969
15	Capital Expenditures		
16	Principal Payments on Debt	\$3,337	\$3,337
17	Interest Paid		
	Rent/Lease:		
18	Personal Property		
19	Real Property		
	Amount Paid to Owner(s)/Officer(s)		
20	Salaries		
21	Draws	\$1,012	\$2,024
22	Commissions/Royalties		
23	Expense Reimbursements		
24	Other		
25	Salaries/Commissions (less employee withholding)		
26	Management Fees		
	Taxes:		
27	Employee Withholding		
28	Employer Payroll Taxes		
29	Real Property Taxes		
30	Other Taxes		
31	Other Cash Outflows:		
32	REPAIRS	\$0	\$130
33	UTILITIES	\$631	\$950
34			
35			
36			
37	Total Cash Disbursements:	\$5,359	\$10,410
38	Net Increase (Decrease) in Cash	\$1,753	\$1,169
39	Cash Balance, Beginning of Period	\$2,616	\$3,280
40	Cash Balance, End of Period	\$4,369	\$4,369

Cash Flow

07/31/2010 through 08/31/2010

09/10/2010

Page 1

Category Description	07/31/2010- 08/31/2010
INFLOWS	
Salary	7,112.67
TOTAL INFLOWS	7,112.67
OUTFLOWS	
Auto	
Fuel	198.45
Registration	405.00
TOTAL Auto	601.45
Groceries	574.70
Legal-Prof Fees	350.00
Licenses and Permits	75.00
Medical	
Dog Shower	40.00
TOTAL Medical	40.00
Mortgage Payment	1,679.14
Rental Expenses	
eviction	30.00
Repairs	9.66
TOTAL Rental Expenses	39.66
Tax	
Property	151.44
TOTAL Tax	151.44
Utilities	
Cable TV	78.22
Cellular	579.76
Garbage & Recycling	331.78
Gas & Electric	471.61
Telephone	45.94
Water	341.34
TOTAL Utilities	1,848.65
TOTAL OUTFLOWS	5,360.04
OVERALL TOTAL	1,752.63

(Salary \$3312.67
Rental income
\$3800.00)

Aug-10

P. Address: A 3505 E Thomas Ave, North Las Vegas, NV 89030
 P. Address: B 1937 Cindy Sue, Las Vegas, NV 89106
 P. Address: C 2212 Sunrise Ave, Las Vegas, NV 89101
 P. Address: D 2451 Palora, Las Vegas, NV 89121
 P. Address: E 2719 Boise, Las Vegas, NV 89121

Rental Income:	A	B	C	D	E	TOTAL
	\$1,450.00	\$0.00	\$1,250.00	\$1,100.00	\$0.00	\$3,800.00

RENTAL EXPENSES						
Auto					\$601.45	\$601.45
Cleaning & Mainten						
Insurance auto						
Insurance Property						
Mortgage Fee					\$1,679.14	\$1,679.14
Repairs			\$0.00			\$0.00
Supplies			\$0.00		\$0.00	\$0.00
Taxes						
Utilities	\$181.78	\$117.29	\$222.23	\$109.50	\$1,218.50	\$1,849.30
US Trustee						
Groceries					515.75	\$515.75
Entertainment						
bus. License fee						
Legal & Prof. Fee					\$350.00	\$350.00
American Express:					\$0.00	\$0.00
Eviction			\$30.00			\$30.00
Miscelaries					\$40.00	\$40.00

Aug-10

LAND ADDRESS: F	6121 N RED PLANET LN PAHRUMP	PAHRUMP, NV
LAND ADDRESS: G	MOUNTAIN MEADOW RANCHES	ELKO, NV
LAND ADDRESS: H		APACHE COUNTY, AZ
LAND ADDRESS: I	450 BUENA VISTA	BURNS, OR

EXPENSES		F	G	H	I	TOTALS
TAXES		\$98.76	\$52.68	\$92.12	\$77.43	\$320.99

Aug-10

P. ADDRESS: J	NN LOS AMATES, SAN SEBASTIAN SALITRILLO, STA ANA, EL SALVADOR
---------------	---

EXPENSES	J	TOTAL
ASSOCIATION FEE	\$20.00	\$20.00



JPMorgan Chase Bank, N.A.
P O Box 659754
San Antonio, TX 78265-0754

July 31, 2010 through August 31, 2010
Account Number: 000000877907816

CUSTOMER SERVICE INFORMATION

Web site: Chase.com
Service Center: 1-800-242-7338
Hearing Impaired: 1-800-242-7383
Para Espanol: 1-888-622-4273
International Calls: 1-713-262-1679

00070532 0000 703 142 24410 - 000000000 60 0000
HECTOR ALBERTO ECHAGUE DIP
DEBTOR IN POSSESSION
CASE #2:10-BK-23094
PO BOX 363658
NORTH LAS VEGAS NV 89038-7656



The California State Controller may soon issue Registered Warrants to pay certain State obligations. For more information about the Registered Warrants and our policies and conditions for accepting them, please go to www.chase.com/CAWarrants.

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 - View balances, transactions and funds availability on your account.
 - Print or save statements, cleared checks and deposit slips.
 - Get up-to-the minute e-mail account alerts.
2. **FREE Chase Check Card**
 - Paying with your Chase Check Card is easier than writing a check and safer than carrying cash.
 - Your Chase Check Card is accepted at millions of locations worldwide, so you can use your card for all your everyday purchases. You can even use your card to shop online and pay bills.
3. **FREE Online Bill Pay**
 - It's Guaranteed. Rely on bills getting sent with our Online On-Time Guarantee (See the Chase Online Service Agreement for details on the Guarantee).
 - It's convenient. No envelopes, stamps or hassles. Pay bills in minutes. Visit www.Chase.com/billpay to learn more!

CHECKING SUMMARY

Chase BusinessClassic

	DISTANCES	AMOUNT
Beginning Balance		\$2,616.11
Deposits and Additions	2	7,112.67
Checks Paid	18	- 3,849.19
ATM & Debit Card Withdrawals	11	- 831.09
Electronic Withdrawals	1	- 679.76
Ending Balance	32	\$4,368.74



July 31, 2010 through August 31, 2010
Account Number: 000000877907816

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
08/09	Deposit 127947720	\$5,130.64
08/28	Deposit	1,981.63
Total Deposits and Additions		\$7,112.67

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
102	Check # 102 Wal-Mart Stores Purchase Lasvny POP ID: 9037014557	08/17	\$59.95
103 ^		08/18	101.35
104 ^		08/17	471.61
105 ^		08/20	350.00
106 ^		08/23	19.60
107 ^		08/24	8.66
108 ^	08/20	08/20	50.00
109	Check # 109 Sams Club Stores Purchase Lasvny POP ID: 9037018177	08/24	269.20
110 ^		08/25	22.68
111 ^		08/26	22.44
112	Check # 112 Las Vegas Valley Eca Las NV POP ID: 1109160004	08/24	177.93
999993 ^		08/31	1,679.14
999994 ^		08/26	98.76
999995 ^		08/24	52.68
999996 ^		08/12	30.00
999997 ^		08/13	183.61
999998 ^		08/12	331.78
999999 ^		08/11	40.00
Total Checks Paid			\$3,949.19

If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

* All of your recent checks may not be on this statement, either because they haven't cleared yet or they were listed on one of your previous statements.

^ An image of this check may be available for you to view on Chase.com.

ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
08/28	Card Purchase With Pin 08/28 #06062 Albertsons-Savo Las Vegas NV Card 6051	\$43.52
08/27	Card Purchase With Pin 08/27 #06062 Albertsons-Savo Las Vegas NV Card 6051	62.93
08/27	Card Purchase With Pin 08/27 Silver Sta2825 Fremont Las Vegas NV Card 6051	40.00
08/30	Card Purchase 08/27 Nevada Dmv-21 776-684-4522 NV Card 6051	405.00
08/30	Card Purchase With Pin 08/27 LA Bonita IV Las Vegas NV Card 6051	6.94
08/30	Card Purchase With Pin 08/27 Food 4 Less 2545 S. Ea Las Vegas NV Card 6051	65.69
08/30	Card Purchase With Pin 08/29 Wal-Mart Super Center Las Vegas NV Card 6051	8.95
08/31	Card Purchase 08/30 Centurylink - lrr CR 888-723-801 KY Card 6051	45.94



July 31, 2010 through August 31, 2010
Account Number: 000000877907816

ATM & DEBIT CARD WITHDRAWALS (continued)

DATE	DESCRIPTION	AMOUNT
08/31	Card Purchase 08/30 Div Directv Service 800-347-3288 CA Card 8051	78.22
08/31	Card Purchase 08/30 Chevron 00212926 North Las Veg NV Card 6051	60.00
08/31	Card Purchase 08/31 Ctv Business License 702-229-629 NV Card 6051	25.00
Total ATM & Debit Card Withdrawals		\$831.09

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
08/24	Vz Wireless Vw E Check 7204574 Tel ID: 0000751800	\$578.76
Total Electronic Withdrawals		\$578.76

DAILY ENDING BALANCE

DATE	AMOUNT	DATE	AMOUNT
08/09	\$7,746.95	08/23	6,130.15
08/11	7,709.85	08/24	5,041.02
08/12	7,345.17	08/25	4,995.90
08/13	7,181.68	08/26	6,835.45
08/17	6,651.10	08/27	6,742.62
08/18	6,549.75	08/30	6,257.04
08/20	6,149.76	08/31	4,368.74

SERVICE CHARGE SUMMARY

TRANSACTIONS FOR SERVICE FEE CALCULATION	NUMBER OF TRANSACTIONS
Checks Paid / Debits	30
Deposits / Credits	2
Deposited Items	3
Transaction Total	35
SERVICE FEE CALCULATION	AMOUNT
Service Fee	\$0.00
Service Fee Credit	\$0.00
Net Service Fee	\$0.00
Excessive Transaction Fees (Above 200)	\$0.00
Total Service Fees	\$0.00


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Tuesday, September 07, 2010

Account Activity

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- [See account notices](#)
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Details for BUSINESS CLASSIC (...7816)

Present Balance	\$11,501.34	Uncollected funds - Total	\$0.00
Available Balance	\$8,844.78		
Available Credit	\$0.00		
Available Plus Credit	\$8,844.78		

Show me...

All Transactions

Show

Next >

Transaction Results (1 - 12) for BUSINESS CLASSIC (...7816)

Search Transactions

Date	Type	Description	Debit	Credit	Balance
Pending	Misc. Credit	DEPOSIT		\$7,606.58	
09/03/2010	Debit Card Transaction	LOWE'S #1620 LAS VEGAS N002116 09/03/LOWE'S #1	\$43.18		\$3,994.78
09/03/2010	Debit Card Transaction	LOWE'S #1620 LAS VEGAS N015245 09/03/LOWE'S #1	\$45.40		\$4,037.56
09/02/2010	Debit Card Transaction	LA BONITA IV LAS VEGAS N097434 09/02/LA BONITA	\$11.35		\$4,081.35
09/02/2010	Debit Card Transaction	KUNG RANCH MARKET # 108164332 09/02/KUNG RANG	\$95.12		\$4,094.74
09/01/2010	Debit Card Transaction	LVVWD-4 #00-252-2011 NV 09/01/LVVWD-4 B	\$178.88		\$4,189.88
08/31/2010	Check	CHECK # 999993 FEE (view)	\$1,879.14		\$4,368.74
08/31/2010	Debit Card Transaction	CLV BUSINESS LICENSE 702 08/31/CLV BUSIN	\$25.00		\$8,047.83
08/31/2010	Debit Card Transaction	CHEVRON 00212920 NORTH L 08/30/CHEVRON 0	\$60.00		\$8,072.88
08/31/2010	Debit Card Transaction	DTV DIRECTV SERVICE 600- 08/30/DTV DIREC	\$78.22		\$8,132.88
08/31/2010	Debit Card Transaction	CENTURYLINK - IVR CR 888 08/30/CENTURYLI	\$45.94		\$8,211.10
08/30/2010	Debit Card Transaction	Wal-Mart Super Center LA330763 08/29/Wal-Mart	\$8.85		\$8,257.04
08/30/2010	Debit Card Transaction	FOOD 4 LESS 2545 S. EA L457129 08/27/FOOD 4 LE	\$55.59		\$8,265.99
08/30/2010	Debit Card Transaction	LA BONITA IV LAS VEGAS N088992 08/27/LA BONITA	\$5.94		\$8,331.58
08/30/2010	Debit Card Transaction	NEVADA DMV-21 775-684-45 08/27/NEVADA DM	\$105.00		\$8,337.52
08/27/2010	Debit Card Transaction	SILVER STAR2825 FREMONT L947520 08/27/SILVER ST	\$10.00		\$8,742.52
08/27/2010	Debit Card	#08057 ALBERTSON'S-SAVO L092601	\$52.93		\$8,782.52

9/7/2010

Chase Online

Details for BUSINESS CLASSIC (7816)

Present Balance	\$11,501.34	Uncollected funds - Total	\$0.00
Available Balance	\$8,644.78		
Available Credit	\$0.00		
Available Plus Credit	\$8,644.78		

Show me...

All Transactions

< Prev

Transaction Results (33 - 43) for BUSINESS CLASSIC (7816)

Search Transactions

Date	Type	Description	Debit	Credit	Balance
08/17/2010	Check	CHECK # 102 WAL-MART STORES PURCHASE LASVNV POP ID: 9037014557	\$58.95 ✓		\$7,122.71
08/13/2010	Check	CHECK # 999997 (view)	\$163.51 ✓		\$7,101.66
08/12/2010	Check	CHECK # 999998 (view)	\$331.78 ✓		\$7,345.17
08/12/2010	Check	CHECK # 999996 (view)	\$30.00 ✓		\$7,076.95
08/11/2010	Check	CHECK # 999999 (view)	\$40.00 ✓		\$7,706.95
08/09/2010	Deposit	DEPOSIT ID NUMBER 947720 (view)		\$5,130.64 ✓	\$7,746.55
07/23/2010	ACH Debit	VZ WIRELESS VW E CHECK 4741277 TEL ID: 0000751800	\$140.37 ✓		\$2,616.11
07/23/2010	Check	CHECK # 999991 (view)	\$44.42 ✓		\$2,750.45
07/22/2010	Check	CHECK # 999992 (view)	\$547.21 ✓		\$2,600.90
07/22/2010	Deposit	DEPOSIT (view)		\$2,725.11 ✓	\$3,445.11 ✓
07/21/2010	Deposit	DEPOSIT (view)		\$720.00 ✓	\$720.00 ✓

< Prev

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	Transaction	08/27#06062 AL		
08/26/2010	Check	<u>CHECK # 893994 (view)</u>	\$98.75 ✓	\$8,835.45
08/26/2010	Debit Card Transaction	#06062 ALBERTSONS-SAVO 1012599 08/26#06062 AL	\$43.52 ✓	\$8,834.21
08/28/2010	Deposit	<u>DEPOSIT (view)</u>	\$1,981.83 ✓	\$6,977.73
08/25/2010	Check	<u>CHECK # 111 (view)</u>	\$22.44 ✓	\$4,995.50
08/25/2010	Check	<u>CHECK # 110 (view)</u>	\$22.68 ✓	\$5,018.34
08/24/2010	ACH Debit	VZ WIRELESS VVE CHECK 7204574 TEL ID: 0000751600	\$579.76 ✓	\$5,041.02
08/24/2010	Check	<u>CHECK # 899955 (view)</u>	\$52.65 ✓	\$5,020.78
08/24/2010	Check	CHECK # 112 LAS VEGAS VALLEY ECA LAS NV POP ID: 1103160004 #	\$177.83 ✓	\$5,073.48
08/24/2010	Check	CHECK # 109 SAMS CLUB STORES PURCHASE LASV NV POP ID: 9037018177 #	\$269.20 ✓	\$5,051.29
08/24/2010	Check	<u>CHECK # 107 (view)</u>	\$2.66 ✓	\$5,120.49
08/23/2010	Check	<u>CHECK # 106 (view)</u>	\$19.60 ✓	\$5,130.15
08/20/2010	Check	<u>CHECK # 103 08/20 (view)</u>	\$50.00 ✓	\$5,149.75
08/20/2010	Check	<u>CHECK # 105 08/20 (view)</u>	\$350.00 ✓	\$5,199.75
08/18/2010	Check	<u>CHECK # 103 (view)</u>	\$101.35 ✓	\$5,549.75
08/17/2010	Check	<u>CHECK # 104 (view)</u>	\$475.61 ✓	\$5,651.10

Next >

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1981 83
 1330 84
 331267

9/7/2010

Check Register

PERSONAL CHECKING

Page 1

09/10/2010

Date	Num	Transaction	Payment	C	Deposit	Balance
07/21/2010	DEP	RENTAL INCOME cat: Rents Received		R	720.00	720.00
07/22/2010		Opening Balance cat: (PERSONAL CHECKING)		R		720.00
07/22/2010	DEP	El Rio cat: Salary		R	2,728.11	3,448.11
07/22/2010	2	NV Energy cat: Utilities:Gas & Electric	847.21	R		2,600.90
07/23/2010	1	SOUTHWEST GAS CORP cat: Utilities:Gas & Electric	44.42	R		2,556.48
07/23/2010	3	Verizon cat: Utilities:Cellular	140.37	R		2,416.11
08/09/2010	DEP	el Rio cat: Salary memo: salario & rentas			5,130.84	7,746.95
08/11/2010	4	Deb's Doggie Door cat: Medical:Dog Shower	40.00			7,706.95
08/12/2010	5	Las Vegas Constable cat: Rental Expenses:eviction	30.00			7,676.95
08/12/2010	6	Republic Services cat: Utilities:Garbage & Recycling memo: all properties	331.78			7,345.17
08/13/2010	7	Las Vegas Water District cat: Utilities:Water memo: thomas	163.51			7,181.66
08/17/2010	102	Wal-mart cat: Groceries	58.95			7,122.71
08/17/2010	104	NV Energy cat: Utilities:Gas & Electric memo: all properties	471.81			6,651.10
08/18/2010	103	Food For Less cat: Groceries	101.35			6,549.75
08/20/2010	105	Reno Financial cat: Legal-Profl Fees memo: accountant	350.80			6,199.75
08/20/2010	108	Health Dept Of Ny cat: Licenses and Permits memo: health card	50.00			6,149.75
08/23/2010	106	Cardenas Market cat: Groceries	19.50			6,130.15
08/24/2010	ATM	VERIZON cat: Utilities:Cellular	579.76			5,550.39
08/24/2010	8	Elko Treasurer cat: Tax:Property memo: parcel #	52.68			5,497.71
08/24/2010	107	Lowes cat: Rental Expenses:Repairs memo: sunrise	9.66			5,488.05
08/24/2010	109	Sam's Club cat: Groceries	269.20			5,218.85

PERSONAL CHECKING

Page 2

09/10/2010

Date	Num	Transaction	Payment	C	Deposit	Balance
08/24/2010	112	Las Vegas Water District cat: Utilities:Water memo: all properties	177.83			5,041.02
08/25/2010	110	ALBERTSON cat: Groceries	22.68			5,018.34
08/25/2010	111	food For Less cat: Groceries	22.44			4,995.90
08/26/2010	DEP	el Rio cat: Salary			1,981.83	6,977.73
08/26/2010	ATM	ALBERTSON cat: Auto:Fuel	43.52			6,934.21
08/26/2010	9	Nye Treasurer cat: Tax:Property memo: parcel #	98.76			6,835.45
08/27/2010	ATM	ALBERTSON cat: Auto:Fuel	52.93			6,782.52
08/27/2010	ATM	Silver Sta Fremont cat: Auto:Fuel	40.00			6,742.52
08/30/2010	ATM	Ny Dmv cat: Auto:Registration	405.00			6,337.52
08/30/2010	ATM	La Bodega Market cat: Groceries	5.94			6,331.58
08/30/2010	ATM	food For Less cat: Groceries	65.59			6,265.99
08/30/2010	ATM	Wal-mart cat: Groceries	8.95			6,257.04
08/31/2010	ATM	Century Link cat: Utilities:Telephone	45.94			6,211.10
08/31/2010	ATM	Direct Tv cat: Utilities:Cable TV	78.22			6,132.88
08/31/2010	ATM	Chevron cat: Auto:Fuel	60.00			6,072.88
08/31/2010	ATM	city of Las Vegas cat: Licenses and Permits memo: apt bus fee	25.00			6,047.88
08/31/2010	10	Us Bank Home Mortgage cat: Mortgage Payment memo: boise	1,679.14			4,368.74

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SilverLink Online Banking

Log Out

HECTOR ECHAGUE
200081820

Accounts **Bill Payer** **Transfers** **Statements** **Online Services**

[Print](#)

Account Title:	SHARE DRAFT	Account Balance:	0.00
Account Number:	08	Available Balance:	0.00
Account Type:	Share Draft	2010 Dividend:	0.00
		2009 Dividend:	9.37

Account #08 History 09/01/2010 To 09/13/2010

Date	Check	Transaction Description	Credit	Debit	Balance
No History Records					

Next History Date Range: (same account)

8 - 1 - 2010 To 8 - 31 - 2010

More History

Export History to File

Please Choose an Export Format

Export History

View a Different Account

08; SHARE DRAFT

View Different Account

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SilverLink Online Banking

HECTOR ECHAGUE
200081820

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Accounts

Bill Payer

Transfers

Statements

Online Services

[Print](#)

Account Title:	SHARE DRAFT	Account Balance:	0.00
Account Number:	08	Available Balance:	0.00
Account Type:	Share Draft	2010 Dividend:	0.00
		2009 Dividend:	9.37

Account #08 History 08/01/2010 To 08/31/2010

Date	Check	Transaction Description	Credit	Debit	Balance
------	-------	-------------------------	--------	-------	---------

No History Records

Next History Date Range: (same account)

7 - 1 - 2010 To 7 - 31 - 2010

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Export History to File

Please Choose an Export Format

[Export History](#)

View a Different Account

08; SHARE DRAFT

[View Different Account](#)

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9/13/2010

EXHIBIT H

Miscellaneous:

10-23094-lbr HECTOR ALBERTO ECHAGUE

Type: bk	Chapter: 11 v	Office: 2 (Las Vegas)
Assets: y	Judge: lbr	Case Flag: BAPCPA

U.S. Bankruptcy Court

District of Nevada

Notice of Electronic Filing

The following transaction was received from THOMAS E. CROWE entered on 10/8/2010 at 1:45 PM PDT and filed on 10/8/2010

Case Name: HECTOR ALBERTO ECHAGUE

Case Number: 10-23094-lbr

Document Number: 43

Docket Text:

Monthly Operating Report for Filing Period Ending September, 2010. Filed by THOMAS E. CROWE on behalf of HECTOR ALBERTO ECHAGUE (CROWE, THOMAS)

The following document(s) are associated with this transaction:

Document description: Main Document

Original filename: C:\fakepath\doc20101008140050.pdf

Electronic document Stamp:

[STAMP bkccfStamp_ID=989277954 [Date=10/8/2010] [FileNumber=17389421-0]
] [c6333a0c4bf0d164be5faa8d997a2bda39a25fd90e8dfba3f0366bb4f6f4056fae3
b3d7e1a033ef09f6de255035699120f18aa7e6dcebc3d7be8bf95853bbbed8]]

10-23094-lbr Notice will be electronically mailed to:

THOMAS E. CROWE on behalf of Debtor HECTOR ECHAGUE
tcrowelaw@yahoo.com

KEVIN HAHN on behalf of Creditor WELLS FARGO BANK
kevin@mclaw.org

U.S. TRUSTEE - LV - 11
USTPRregion17.lv.ecf@usdoj.gov

10-23094-lbr Notice will not be electronically mailed to:

ANDREW RANA
8238 W. CHARLESTON BLVD
LAS VEGAS, NV 89117

EDWARD G SCHLOSS on behalf of Creditor BAYVIEW LOAN SERVICING, INC
EDWARD G. SCHLOSS LAW CORP
3637 MOTOR AVE, STE 220
LOS ANGELES, CA 90034

E FILED ON 10/8/10
THOMAS E. CROWE, ESQ.
THOMAS E. CROWE PROFESSIONAL
LAW CORPORATION
tcrowelaw@yahoo.com
2830 S. Jones Blvd. #3
Las Vegas, Nevada 89146
(702) 794-0373
Attorney for Debtor-in-possession
Nevada State Bar no. 3048

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA

In re:)	BANKRUPTCY NUMBER:
)	BK-S-10-23094-LBR
HECTOR ECHAGUE,)	Chapter 11
)	
Debtor,)	
)	

MONTHLY OPERATING STATEMENT

The above mentioned Debtor hereby submits, by and through his attorney, THOMAS E. CROWE, ESQ., the monthly operating report for the period ending September , 2010.

THOMAS E. CROWE PROFESSIONAL
LAW CORPORATION

By /s/ THOMAS E. CROWE
THOMAS E. CROWE, ESQ.
2830 S. Jones Blvd. #3
Las Vegas, NV 89146
Attorney for Debtor-
in-possession

###

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

In re: ECHAGUE, HECTOR A.

Case No.

10-23094

CHAPTER 11

MONTHLY OPERATING REPORT

(SMALL REAL ESTATE/INDIVIDUAL CASE)

SUMMARY OF FINANCIAL STATUS

MONTH ENDED: 09/30/10PETITION DATE: 07/14/10

1. Debtor in possession (or trustee) hereby submits this Monthly Operating Report on the Accrual Basis of accounting (or if checked here the Office of the U.S. Trustee or the Court has approved the Cash Basis of Accounting for the Debtor).

Dollars reported in \$1

	End of Current Month	End of Prior Month	As of Petition Filing
2. Asset and Liability Structure			
a. Current Assets	\$6,239	\$4,369	
b. Total Assets	\$698,564	\$696,694	\$695,525
c. Current Liabilities	\$0	\$0	
d. Total Liabilities	\$1,281,870	\$1,281,870	\$1,281,870
			Cumulative
3. Statement of Cash Receipts & Disbursements for Month	Current Month	Prior Month	(Case to Date)
a. Total Receipts	\$7,712	\$7,113	\$19,291
b. Total Disbursements	\$5,842	\$5,359	\$16,252
c. Excess (Deficiency) of Receipts Over Disbursements (a - b)	\$1,870	\$1,754	\$3,039
d. Cash Balance Beginning of Month	\$4,369	\$2,616	\$3,200
e. Cash Balance End of Month (c + d)	\$6,239	\$4,370	\$6,239
			Cumulative
4. Profit/(Loss) from the Statement of Operations	Current Month	Prior Month	(Case to Date)
	N/A	N/A	N/A
5. Account Receivables (Pre and Post Petition)	\$0		
6. Post-Petition Liabilities	\$0		
7. Past Due Post-Petition Account Payables (over 30 days)	\$0		

At the end of this reporting month:

- | | Yes | No |
|--|-----|----|
| 8. Have any payments been made on pre-petition debt, other than payments in the normal course to secured creditors or lessors? (if yes, attach listing including date of payment, amount of payment and name of payee) | | |
| 9. Have any payments been made to professionals? (if yes, attach listing including date of payment, amount of payment and name of payee) | | |
| 10. If the answer is yes to 8 or 9, were all such payments approved by the court? | | |
| 11. Have any payments been made to officers, insiders, shareholders, relatives? (if yes, attach listing including date of payment, amount and reason for payment, and name of payee) | | |
| 12. Is the estate insured for replacement cost of assets and for general liability? | | |
| 13. Are a plan and disclosure statement on file? | | |
| 14. Was there any post-petition borrowing during this reporting period? | | |
15. Check if paid: Post-petition taxes ☐; U.S. Trustee Quarterly Fees ☐; Check if filing is current for: Post-petition tax reporting and tax returns: ☐
(Attach explanation, if post-petition taxes or U.S. Trustee Quarterly Fees are not paid current or if post-petition tax reporting and tax return filings are not current.)

I declare under penalty of perjury I have reviewed the above summary and attached financial statements, and after making reasonable inquiry believe these documents are correct.

Date: 10/8/10

Responsible Individual

For the Month Ended 09/30/10

NOTE:

Indicate the method used to estimate the market value of assets (e.g., appraisals; familiarity with comparable market prices, etc.) and the date the value was determined.

SCHEDULES TO THE BALANCE SHEET

Schedule A
Rental Income Information

List the Rental Information Requested Below By Properties (For Rental Properties Only)

	<u>Property 1</u> <u>3505 E THOMAS</u>	<u>Property 2</u> <u>1937 CINDY SUE</u>	<u>Property 3</u> <u>2212 SUNRISE</u>
1 Description of Property			
2 Scheduled Gross Rents	<u>\$1,450</u>	<u>\$500</u>	<u>\$1,600</u>
Less:			
3 Vacancy Factor			
4 Free Rent Incentives			
5 Other Adjustments	<u>\$360</u>	<u>\$190</u>	<u>\$1,064</u>
6 Total Deductions	<u>\$360</u>	<u>\$190</u>	<u>\$1,064</u>
7 Scheduled Net Rents	<u>\$1,090</u>	<u>\$310</u>	<u>\$536</u>
8 Less: Rents Receivable (2)			
9 Scheduled Net Rents Collected (2)	<u>\$1,090</u>	<u>\$310</u>	<u>\$536</u>

(2) To be completed by cash basis reporters only.

Schedule B
Recapitulation of Funds Held at End of Month

	<u>Account 1</u>	<u>Account 2</u>	<u>Account 3</u>
10 Bank	<u>CHASE</u>		
11 Account No.	<u>000000877907816.</u>		
12 Account Purpose	<u>DIP</u>		
13 Balance, End of Month	<u>\$6,239</u>		
14 Total Funds on Hand for all Accounts	<u><u>\$6,239</u></u>		

Attach copies of the month end bank statement(s), reconciliation(s), and the check register(s) to the Monthly Operating Report.

<u>Property 4</u>	<u>Property 5</u>
<u>2451 PALORA</u>	<u>2719 BOISE</u>
<u>\$1,100</u>	<u>\$0</u>
<u>\$86</u>	<u>\$0</u>
<u>\$86</u>	<u>\$0</u>
<u>\$1,014</u>	<u>\$0</u>
<u>\$1,014</u>	<u>\$0</u>

STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

Increase/(Decrease) in Cash and Cash Equivalents

For the Month Ended 09/30/10

		Actual Current Month	Cumulative (Case to Date)
Cash Receipts			
1	Rent/Leases Collected	\$4,630	\$12,916
2	Cash Received from Sales		
3	Interest Received		
4	Borrowings		
5	Funds from Shareholders, Partners, or Other Insiders	\$3,062	\$6,375
6	Capital Contributions		
7			
8			
9			
10			
11			
12	Total Cash Receipts	\$7,712	\$19,291
Cash Disbursements			
13	Selling		
14	Administrative	\$490	\$4,439
15	Capital Expenditures		
16	Principal Payments on Debt	\$0	\$3,337
17	Interest Paid		
	Rent/Lease:		
18	Personal Property		
19	Real Property		
	Amount Paid to Owner(s)/Officer(s)		
20	Salaries		
21	Draws	\$4,116	\$6,140
22	Commissions/Royalties		
23	Expense Reimbursements		
24	Other		
25	Salaries/Commissions (less employee withholding)		
26	Management Fees		
	Taxes:		
27	Employee Withholding		
28	Employer Payroll Taxes		
29	Real Property Taxes		
30	Other Taxes		
31	Other Cash Outflows:		
32	REPAIRS	\$474	\$604
33	UTILITIES	\$762	\$1,712
34			
35			
36			
37	Total Cash Disbursements:	\$5,842	\$16,252
38	Net Increase (Decrease) in Cash	\$1,870	\$3,039
39	Cash Balance, Beginning of Period	\$4,369	\$3,200
40	Cash Balance, End of Period	\$6,239	\$6,239

Sep-10

P. Address: A 3505 E Thomas Ave, North Las Vegas, NV 89030
 P. Address: B 1937 Cindy Sue, Las Vegas, NV 89106
 P. Address: C 2212 Sunrise Ave, Las Vegas, NV 89101
 P. Address: D 2451 Palora, Las Vegas, NV 89121
 P. Address: E 2719 Boise, Las Vegas, NV 89121

Rental Income:	A	B	C	D	E	TOTAL
	\$1,450.00	\$500.00	\$1,600.00	\$1,100.00	\$0.00	\$4,650.00

RENTAL EXPENSES						
Auto					\$491.12	\$491.12
Cleaning & Mainten						
Insurance auto						
Insurance Property						
Mortgage Fee					\$1,679.14	\$1,679.14
Repairs	\$100.00	\$134.30	\$240.00	0	0	\$474.30
Supplies	0	11.12	\$459.87	0	\$75.63	\$540.62
Taxes					\$57.60	\$57.60
Utilities	\$260.13	\$44.72	\$370.60	\$86.20	\$1,027.18	\$1,788.83
US Trustee						
Groceries					\$566.49	\$566.49
Entertainment					\$27.03	\$27.03
bus. License fee						
Legal & Prof. Fee					\$150.00	\$150.00
American Express:					\$0.00	\$0.00
Eviction			\$0.00			\$0.00
Miscelanies					\$52.26	\$52.26

Sep-10

LAND ADDRESS: F	6121 N RED PLANET LN PAHRUMP	PAHRUMP, NV
LAND ADDRESS: G	MOUNTAIN MEADOW RANCHES	ELKO, NV
LAND ADDRESS: H		APACHE COUNTY, AZ
LAND ADDRESS: I	450 BUENA VISTA	BURNS, OR

EXPENSES	F	G	H	I	TOTALS
TAXES	\$0.00	\$0.00	0.00	\$0.00	\$0.00

Sep-10

P. ADDRESS: J N/N LOS AMATES, SAN SEBASTIAN SALITRILLO, STA ANA, EL SALVADOR

EXPENSES	J	TOTAL
ASSOCIATION FEE	\$20.00	\$20.00

10/02/2010

Cash Flow - Sep 2010
 09/01/2010 through 09/30/2010

Page 1

Category Description	09/01/2010- 09/30/2010
INFLOWS	
Other Inc	205.26
Salary	7,506.56
TOTAL INFLOWS	7,711.82
OUTFLOWS	
Auto	
Fuel	170.14
new tire	238.00
repair	69.99
Smog Control	12.99
TOTAL Auto	491.12
Business License	25.00
Driver's license	22.00
Groceries	566.49
Household	75.66
Housing	30.26
Legal-Prof Fees	150.00
Meals & Entert	27.03
Mortgage Payment	1,679.14
Rental Expenses	
Carpet Cleaning	50.00
Cleaning and Maintenance	245.00
Repairs	60.50
Supplies	453.87
TOTAL Rental Expenses	837.45
Supplies, Bus	11.12
Utilities	
water	241.86
TOTAL Utilities	241.86
Utilities	
Cable TV	73.22
Cellular	503.45
Gas & Electric	456.40
SEWER	289.08
Telephone	45.94
Water	176.88
TOTAL Utilities	1,548.97
Vacation	
Travel	57.60
TOTAL Vacation	57.60
Windows Repair	80.00
TOTAL OUTFLOWS	5,841.70
OVERALL TOTAL	1,870.12

Register Report - Last month

09/01/2010 through 09/30/2010

10/02/2010

Page 1

Date	Account	Num	Description	Memo	Category	Clr	Amount
INCOME							7,711.02
Other Inc							205.28
09/28/2010	PERSONAL ... DEP		AMERICAN ...	REFUND F...	Other Inc	R	167.00
09/28/2010	PERSONAL ... DEP		NFCU	CLOSED A...	Other Inc	R	38.28
Salary							7,508.58
09/07/2010	PERSONAL ... DEP		el Rio	salary and r...	Salary	R	7,508.58
EXPENSES							-6,841.70
Auto							-491.12
Fuel							-170.14
09/08/2010	PERSONAL ... ATM		ALBERTSON		Auto:Fuel	R	-45.33
09/14/2010	PERSONAL ... ATM		ALBERTSON		Auto:Fuel	R	-43.15
09/21/2010	PERSONAL ... ATM		ALBERTSON		Auto:Fuel	R	-41.77
09/27/2010	PERSONAL ... ATM		ALBERTSON		Auto:Fuel	R	-39.89
new tire							-238.00
09/08/2010	PERSONAL ... 117		Hector Echa...		Auto:new tire	R	-238.00
repair							-89.99
09/08/2010	PERSONAL ... ATM		Pepboys Store		Auto:repair	R	-89.99
Smog Control							-12.99
09/28/2010	PERSONAL ... 113		Discount Smogsuburban		Auto:Smog C...	R	-12.99
Business License							-25.00
09/09/2010	PERSONAL ... 116		City Of North ...		Business LI...	R	-25.00
Driverlicense							-22.00
09/18/2010	PERSONAL ... ATM		Nv Dmv		Driverlicense	R	-22.00
Groceries							-566.49
09/02/2010	PERSONAL ... ATM		King Ranch ...		Groceries	R	-95.12
09/02/2010	PERSONAL ... ATM		La Bonita Ma...		Groceries	R	-11.38
09/10/2010	PERSONAL ... ATM		food For Less		Groceries	R	-38.67
09/20/2010	PERSONAL ... ATM		food For Less		Groceries	R	-58.93
09/23/2010	PERSONAL ... ATM		food For Less		Groceries	R	-18.94
09/27/2010	PERSONAL ... ATM		Sam's Club		Groceries	R	-314.85
09/27/2010	PERSONAL ... ATM		Wal-mart		Groceries	R	-32.60
Household							-75.88
09/07/2010	PERSONAL ... ATM		Frys Electroni...		Household	R	-75.66
Housing							-30.28
09/13/2010	PERSONAL ... ATM		Perfumania	perfum	Housing	R	-30.28
Legal-Prof Fees							-150.00
09/24/2010	PERSONAL ... 119		Rano Financial accountant		Legal-Prof Fe...	R	-150.00
Meals & Entertn							-27.03
09/28/2010	PERSONAL ... ATM		RIO CARNIV...		Meals & Ente...	R	-27.03
Mortgage Payment							-1,679.14
09/22/2010	PERSONAL ... 118		Us Bank Ho...	boise	Mortgage Pa...	R	-1,679.14
Rental Expenses							-837.45
Carpet Cleaning							-50.00
09/29/2010	PERSONAL ... 127		Hector Echa...	sunrise apt 6	Rental Expen...	R	-50.00
Cleaning and Maintenance							-245.00
09/22/2010	PERSONAL ... 123		KPM PEST ...	SUNRISE &...	Rental Expen...	R	-245.00
Repairs							-88.58
09/03/2010	PERSONAL ... ATM		Lowe's	sunrise	Rental Expen...	R	-45.40
09/03/2010	PERSONAL ... ATM		Lowe's	cindysue	Rental Expen...	R	-43.18
Supplies							-453.87
09/27/2010	PERSONAL ... ATM		SEARS ROE...	SUNRISE-AC	Rental Expen...	R	-453.87

Date	Account	Num	Description	Memo	Category	Cir	Amount
Supplies, Bus							-11.12 ✓
09/13/2010	PERSONAL ... ATM		Lowe's	cindysue	Supplies, Bus	R	-8.64 ✓
09/17/2010	PERSONAL ... ATM		Lowe's	cindysue	Supplies, Bus	R	-1.28 ✓
Utilities							-241.86 ✓
water							-241.86 ✓
09/09/2010	PERSONAL ... 115		City Of North ...		Utilities: water	R	-115.77 ✓
08/23/2010	PERSONAL ... 128		City Of North ... THOMAS		Utilities: water	R	-126.09 ✓
Utilities							-1,540.97 ✓
Cable TV							-73.22 ✓
09/14/2010	PERSONAL ... ATM		Direct Tv		Utilities: Cable...	R	-73.22 ✓
Cellular							-503.45 ✓
09/22/2010	PERSONAL ... ATM		VERIZON		Utilities: Cellular	R	-375.84 ✓
09/22/2010	PERSONAL ... ATM		VERIZON		Utilities: Cellular	R	-127.61 ✓
Gas & Electric							-456.40 ✓
09/09/2010	PERSONAL ... 114		SOUTHWES...gas		Utilities: Gas ...	R	-41.49 ✓
09/17/2010	PERSONAL ... 120		NV Energy boise		Utilities: Gas ...	R	-314.64 ✓
09/17/2010	PERSONAL ... 121		NV Energy sunrise		Utilities: Gas ...	R	-36.80 ✓
09/17/2010	PERSONAL ... 122		NV Energy thomas		Utilities: Gas ...	R	-18.27 ✓
09/21/2010	PERSONAL ... 125		SOUTHWES...gas		Utilities: Gas ...	R	-45.21 ✓
SEWER							-289.08 ✓
09/22/2010	PERSONAL ... 124		City of Las V... SUNRISE		Utilities: SEW...	R	-289.08 ✓
Telephone							-45.84 ✓
09/21/2010	PERSONAL ... ATM		Century Link		Utilities: Telep...	R	-45.84 ✓
Water							-178.88 ✓
09/01/2010	PERSONAL ... ATM		Las Vegas W...all properties		Utilities: Water	R	-178.88 ✓
Vacation							-57.60 ✓
Travel							-57.60 ✓
09/20/2010	PERSONAL ... ATM		Delta Air delta taxes		Vacation: Travel	R	-57.60 ✓
Windows Repair							-80.00 ✓
09/17/2010	PERSONAL ... ATM		Silver State G...cindysua		Windows Re...	R	-80.00 ✓
OVERALL TOTAL							1,870.12



JPMorgan Chase Bank, N.A.
P O Box 659754
San Antonio, TX 78265-9754

September 01, 2010 through September 30, 2010

Account Number: 000000877907816

CUSTOMER SERVICE INFORMATION

Web site:	Chase.com
Service Center:	1-800-242-7338
Hearing Impaired:	1-800-242-7383
Para Español:	1-888-822-4273
International Calls:	1-713-262-1678

00417084 DRE 703 210 27410 -ANNEX 1 000000000 60 0000

HECTOR ALBERTO ECHAGUE DIP
DEBTOR IN POSSESSION
CASE #2:10-BK-23094
PO BOX 363658
NORTH LAS VEGAS NV 89036-7658

CHECKING SUMMARY

Chase BusinessClassic

	INSTANCES	AMOUNT
Beginning Balance		\$4,368.74
Deposits and Additions	3	7,711.82
Checks Paid	15	- 3,387.47
ATM & Debit Card Withdrawals	27	- 2,432.23
Electronic Withdrawals	1	- 22.00
Ending Balance	46	\$6,238.86

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
09/07	Deposit 167891129	\$7,608.68
09/28	Deposit 167268847	167.00
09/28	Deposit 157268845	38.26
Total Deposits and Additions		\$7,711.82

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
113 ^		09/28	\$12.99
114 ^		09/09	41.48
115 ^		09/09	115.77
116 ^		09/09	25.00
117 ^	09/08	09/08	238.00
118 ^		09/22	1,679.14
119 ^		09/24	150.00
120 ^		09/17	314.84
121 ^		09/17	36.80



September 01, 2010 through September 30, 2010

Account Number: 000000877907818

CHECKS PAID (continued)

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
122 ^A		09/17	18.27
123 ^A		09/22	245.00
124 ^A		09/22	289.08
125 ^A		09/21	45.21
126	Check # 126 City N Las Vegas Eca Las NV POP ID: 1108160004	09/23	126.09
127 ^A	09/28	09/28	50.00
Total Checks Paid			\$3,387.47

If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

^A An image of this check may be available for you to view on Chase.com.

ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
09/01	Card Purchase 08/31 Lvwrd-4 800-252-2011 NV Card 6051	\$178.88
09/02	Card Purchase With Pin 09/02 King Ranch Market # 10 Las Vegas NV Card 6051	95.12
09/02	Card Purchase With Pin 09/02 LA Bonita IV Las Vegas NV Card 6051	11.38
09/03	Card Purchase With Pin 09/03 Lowe's #1620 Las Vegas NV Card 6051	45.40
09/03	Card Purchase With Pin 09/03 Lowe's #1620 Las Vegas NV Card 6051	43.18
09/07	Card Purchase With Pin 09/07 Fry's Electronics # Las Vegas NV Card 6051	75.66
09/08	Card Purchase With Pin 09/07 #06062 Albertsons-Savo Las Vegas NV Card 6051	45.33
09/08	Card Purchase With Pin 09/08 Pepboys Store # 688 Las Vegas NV Card 6051	69.99
09/10	Card Purchase With Pin 09/09 Food 4 Less 2545 S. Ea Las Vegas NV Card 6051	36.67
09/13	Card Purchase 09/10 Perfumania #523 Las Vegas NV Card 6051	30.28
09/13	Card Purchase With Pin 09/12 Lowe's #1620 Las Vegas NV Card 6051	9.84
09/14	Card Purchase 09/13 Div Directv Service 800-347-3288 CA Card 6051	73.22
09/14	Card Purchase With Pin 09/14 #06062 Albertsons-Savo Las Vegas NV Card 6051	43.15
09/17	Card Purchase With Pin 09/17 Silver Sta2825 Fremont Las Vegas NV Card 6051	80.00
09/17	Card Purchase With Pin 09/17 Lowe's #1620 Las Vegas NV Card 6051	1.28
09/20	Card Purchase 09/17 Delta Air 00621816104 Atlanta GA Card 6051	57.60
09/20	Card Purchase With Pin 09/19 Food 4 Less 2545 S. Ea Las Vegas NV Card 6051	68.93
09/21	Card Purchase 09/20 Centurylink - lvr CR 888-723-801 KY Card 6051	45.84
09/21	Card Purchase With Pin 09/20 #06062 Albertsons-Savo Las Vegas NV Card 6051	41.77
09/22	Card Purchase 09/20 Vzwrlss-lvr Vw 800-9220204 CA Card 6051	375.64
09/22	Card Purchase 09/20 Vzwrlss-lvr Vw 800-9220204 CA Card 6051	127.61
09/23	Card Purchase With Pin 09/22 Food 4 Less 3250 Flami Las Vegas NV Card 6051	16.84
09/27	Card Purchase With Pin 09/25 Sam's Club Las Vegas NV Card 6051	314.85
09/27	Card Purchase With Pin 09/26 Sears Roebuck 1328 Las Vegas NV Card 6051	453.87
09/27	Card Purchase With Pin 09/26 Wal-Mart Super Center Las Vegas NV Card 6051	32.60
09/27	Card Purchase With Pin 09/28 #06062 Albertsons-Savo Las Vegas NV Card 6051	39.89
09/28	Card Purchase 09/26 Rto Carnival World Buf Las Vegas NV Card 6051	27.03
Total ATM & Debit Card Withdrawals		\$2,432.23



September 01, 2010 through September 30, 2010

Account Number: 000000877907816

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
09/16	NV Dmy-44 Internet 043000093457594 CCD ID: 9001117677	\$22.00
Total Electronic Withdrawals		\$22.00

DAILY ENDING BALANCE

DATE	AMOUNT	DATE	AMOUNT
09/01	\$4,109.86	09/18	10,674.97
09/02	4,063.36	09/17	10,223.98
09/03	3,994.78	09/20	10,107.45
09/07	11,425.68	09/21	9,974.63
09/08	11,072.36	09/22	7,257.86
09/09	10,890.11	09/23	7,114.83
09/10	10,653.44	09/24	6,964.83
09/13	10,613.34	09/27	8,123.62
09/14	10,698.97	09/28	6,238.86

SERVICE CHARGE SUMMARY

TRANSACTIONS FOR SERVICE FEE CALCULATION	NUMBER OF TRANSACTIONS
Checks Paid / Debits	43
Deposits / Credits	3
Deposited Items	3
Transaction Total	49
SERVICE FEE CALCULATION	AMOUNT
Service Fee	\$0.00
Service Fee Credit	\$0.00
Net Service Fee	\$0.00
Excessive Transaction Fees (Above 200)	\$0.00
Total Service Fees	\$0.00



September 01, 2010 through September 30, 2010

Account Number: 000000877907816

BALANCING YOUR CHECKBOOK

Note: Ensure your checkbook register is up to date with all transactions to date whether they are included on your statement or not.

1. Write in the Ending Balance shown on this statement: **Step 1 Balance: \$** _____

2. List and total all deposits & additions not shown on this statement:

Date	Amount	Date	Amount	Date	Amount
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Step 2 Total: \$ _____

3. Add Step 2 Total to Step 1 Balance.

Step 3 Total: \$ _____

4. List and total all checks, ATM withdrawals, debit card purchases and other withdrawals not shown on this statement.

Check Number or Date	Amount	Check Number or Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Step 4 Total: -\$ _____

5. Subtract Step 4 Total from Step 3 Total. This should match your Checkbook Balance: **\$** _____

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS: Call or write us at the phone number or address on the front of this statement (non-personal accounts contact Customer Service) if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

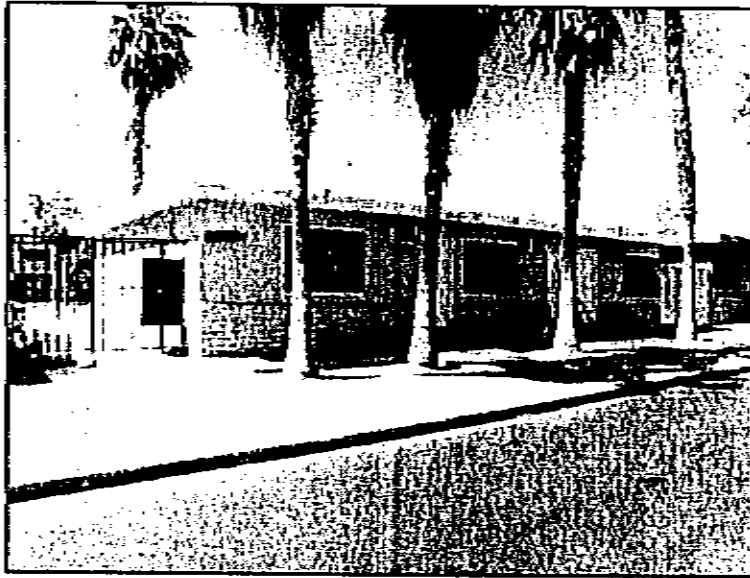
We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS: Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations or other applicable account agreement that governs your account.



JP Morgan Chase Bank, N.A. Member FDIC

APPRAISAL OF REAL PROPERTY



APPRAISAL OF REAL PROPERTY

LOCATED AT:

2212 SUIRSE AVENUE
MOSS TRACT #5 PLAT BOOK 4 PAGE 7 LOT 9 BLOCK 2
LAS VEGAS, NV 89101-5034

FOR:

HECTOR ECHAGUE

AS OF:

05/10/2010

BY:

CARL BASSETT
APEX APPRAISAL

EXHIBIT I

ARTICLE IV
TREATMENT OF CLAIMS AND INTERESTS UNDER THE PLAN

4.01 Claims and interests shall be treated as follows under this Plan:

Class	Impairment	Treatment
Class 1 Oversecured Creditors	Unimpaired	
Class 1-A	2719 Boise Street, Las Vegas, Nevada 89121	Allowed amount of secured claim per contract. Principal and Interest at contract amount until secured claim is paid in full. Liens to be retained to full amount of secured claim until paid in full. Loan modification under state law is permissible. (Property is Debtor's residence.)
Class 2 Under Secured claims	Impaired 1 st or 2 nd mortgages	
Class 2-A	2451 Palora Avenue, Las Vegas, Nevada 89121	Allowed amount of secured claim: \$83,500.00. 4.5% interest paid at \$423.08 Principal and Interest per month starting 12/10 through 11/40 or until secured claim is paid in full, whichever is sooner. (Pre-confirmation adequate protection payments credited to principal balance.) Liens to be retained to full amount of secured claim until paid in full. Unsecured portion of claim in the amount of \$17,265.54 to be treated under class 3.
Class 2-B	1937 Cindysue Street, Las Vegas, Nevada 89106	Allowed amount of secured claim: \$105,000.00. 4.5% interest paid at \$532.02 Principal and Interest per month starting 12/10 through 11/40 or until secured claim is paid in full, whichever is sooner. (Pre-confirmation adequate protection payments credited to principal balance.) Liens to be retained to full amount of secured claim until paid in full. Unsecured portion of claim in the amount of \$162,500.00 to be treated under class 3.

Class 2-C	3505 Thomas Avenue, Las Vegas, Nevada 89030	Allowed amount of secured claim: \$97,000.00. 4.5% interest paid at \$491.48 Principal and Interest per month starting 12/10 through 11/40 or until secured claim is paid in full, whichever is sooner. (Pre-confirmation adequate protection payments credited to principal balance.) Liens to be retained to full amount of secured claim until paid in full. Unsecured portion of claim in the amount of \$70,881.22 to be treated under class 3.
Class 2-D	2212 Sunrise Avenue, Las Vegas, Nevada 89101	Allowed amount of secured claim: \$128,000.00. 4.5% interest paid at \$648.56 Principal and Interest per month starting 12/10 through 11/40 or until secured claim is paid in full, whichever is sooner. (Pre-confirmation adequate protection payments credited to principal balance.) Liens to be retained to full amount of secured claim until paid in full. Unsecured portion of claim in the amount of \$149,358.62 to be treated under class 3.
Class 3 – General Unsecured Creditors	Impaired	5% over 60 months or \$60,000.00, whichever is lesser
Class 4 – Equity Security Holders of the Debtor	N/A	N/A

EXHIBIT J

SCHEDULE OF MONTHLY CASH FLOWS FOR 5 FUTURE YEARS

	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015
Projected Income:					
1. Salary/Wages/Net Income	\$4,133.00	\$4,233.00	\$4,333.00	\$4,433.00	\$4,533.00
2. Rents:	\$4,600.00	\$4,692.00	\$4,784.00	\$4,876.00	\$4,968.00
3. Other:					
TOTAL:	\$8,733.00	\$8,925.00	\$9,117.00	\$9,309.00	\$9,501.00
Projected Expenditures:					
1. Rent or home mortgage payment:	\$1,680.00	\$1,715.00	\$1,750.00	\$1,785.00	\$1,820.00
2. Utilities:					
a. Electricity and heating fuel:	\$160.00	\$163.00	\$166.00	\$169.00	\$172.00
b. Water and Sewer:	\$330.00	\$336.00	\$342.00	\$348.00	\$354.00
c. Telephone:	\$190.00	\$194.00	\$198.00	\$202.00	\$206.00
d. Other:					
3. Home maintenance (repairs and upkeep):	\$400.00	\$408.00	\$416.00	\$424.00	\$432.00
4. Food:	\$500.00	\$510.00	\$520.00	\$530.00	\$540.00
5. Clothing:	\$100.00	\$102.00	\$104.00	\$106.00	\$108.00
6. Laundry and dry cleaning:					
7. Medical and dental expenses:					
8. Transportation (not including car payment):	\$400.00	\$408.00	\$416.00	\$424.00	\$432.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.:					
10. Charitable contributions:					
11. Insurance (not deducted from wages or included in home mortgage)					
a. Homeowner's or renter's:					
b. Life:					
c. Health:					
d. Auto:	\$156.00	\$159.00	\$162.00	\$165.00	\$168.00
e. Other: property ins.	\$190.00	\$194.00	\$198.00	\$202.00	\$206.00
12. Taxes (not deducted from wages or included in home mortgage): (specify)					

13. Installment payment:					
a. Rental mortgages:	\$2,000.00	\$2,040.00	\$2,080.00	\$2,120.00	\$2,160.00
14. Alimony, maintenance, and support paid to others:					
15. Payments to support of additional dependents not living at your home:					
16. Regular expenses from operation of business, profession, or farm (attach detailed statement):	\$1,694.00	\$1,728.00	\$1,762.00	\$1,796.00	\$1,830.00
17. Average monthly expenses (total lines 1-17):	\$7,800.00	\$7,957.00	\$8,114.00	\$8,271.00	\$8,428.00
17. Statement of monthly net income					
a. Average monthly income:	\$8,733.00	\$8,925.00	\$9,117.00	\$9,309.00	\$9,501.00
b. Average monthly expenses (from line 18):	\$7,800.00	\$7,957.00	\$8,114.00	\$8,271.00	\$8,428.00
c. Monthly net income (a. minus b.):	\$933.00	\$968.00	\$1,003.00	\$1,038.00	\$1,073.00
Summary of PDI by year:	\$11,196.00	\$11,616.00	\$12,036.00	\$12,456.00	\$12,876.00
TOTAL PDI¹:	\$60,180.00				

1= income is projected to increase at 2% per annum based on historical norms (incomes fell in 2009.)

2= generally based upon 2% inflation estimate.

3= tax increases limited by loss carry forwards.

4= home maintenance costs for rentals, as properties age; are expected to increase beyond normal inflation.

5= creditors should note projection are less than the amount offered as a dividend in the Plan. Liquidation value exceeds disposable income.